Reg. No. RNP/GOA/32/2021-2023

RNI No. GOAENG/2002/6410

Panaji, 22nd June, 2023 (Asadha 01, 1945)

SERIES I No. 12

OFFICIAL GAZETTE

GOVERNMENT OF GOA

PUBLISHED BY AUTHORITY

EXTRAORDINARY No. 2

GOVERNMENT OF GOA

Department of Co-operation

Office of the Registrar of Co-operative Societies

Notification

No. 42/2/2001/TS/RCS(Suppl.)

In exercise of the powers conferred by section 127 of the Goa Co-operative Societies Act, 2001 (Goa Act No. 36 of 2001) and all other powers enabling it in this behalf, the Government of Goa hereby makes the following rules so as to further amend the Goa Co-operative Societies Rules, 2003, namely :-

1. Short title and commencement. ___ (1) These rules may be called the Goa Co-operative Societies (Fourth Amendment) Rules, 2023.

(2)They shall come into force on date of their publication in the Official Gazette.

2. Substitution of rule 2:- In the Goa Co-operative Societies Rules, 2003, (herein after referred to as the "Principle Rules"), for rule 2, the following rules shall be substituted, namely:—

" 2. Definitions.— (1) In these rules, unless the context otherwise requires,—

(a) "Act" means the Goa Co-operative Societies Act, 2001 (Goa Act 36, of 2001);

(b) "Ballot box" includes any box or other receptacle used for the insertion of ballot paper by voters;

(c) "Bank rate" means the rate notified by Reserve Bank of India under Section 49 of the Reserve Bank of India Act, 1934 (Central Act No. 2 of 1934);

(d) "Builder" means a individual personand includes a partnership firm or a body corporate or association of persons(whether incorporated or

not) who constructs or causes to be constructed a block or buildings consisting of flats or apartments, villas, tenements for the purpose of selling some or all of them to other individual person, or to a company, Co-operative Society or other association of persons, and includes his assignees; and where the person who builds and the person who sells are different persons, the term includes both such persons;

(e) "Chief Election Officer" means an officer or officers appointed by the Registrar, not below the rank of the Deputy Registrar of Co-operative Societies for the conduct of elections of Co-operative Societies in the State under the supervision and control of the Registrar;

(f) "Codal Formalities" means all rules and regulations to be followed by any Society to acquire and/or dispose any movable and/or immovable assets or properties of more than such value as may be notified by the Registrar;

(g) "Constituency" means an electoral division as specified in the bye-laws of the society;

(h) "Corrupt practice" means any of the practices specified in the rules;

(i) "Dedicated Registrar's Nominee" means the Registrar's Nominee from the panel of Registrar's Nominee specially authorized by the Registrar at the request of the society to function as a dedicated Registrar's nominee for hearing the disputes pertaining to the recovery of money or any other issues and authorized to directly receive disputes from concerned Society without routing through the Registrar;

(j) "Delegate" means a representative elected to the general body of a society in accordance with the provisions of the Act;

(k) 'Developer' means any other person who acts himself as a builder, coloniser, contractor, estate developer or by any other name or claims to be acting as the holder of a power of attorney from the owner of the land on which the building or apartment is constructed or plot is developed for sale;

(l) "Election" means elections to elect a Board of Directors or the Managing committee or the office bearers of a Co-operative Society;

(m) 'Electronic Signature' means authentication of any electronic records by a subscriber by means of electronic technique or as defined

under the Information Technology Act, 2000 (Central Act No. 21 of 2000);

(n) "Form" means a form appended to these rules;

(o) "Gross NPA (Non-performing assets)" means sum of all the loans that have been defaulted by the borrower and which are overdue for more than 180 days or as may be prescribed by the Registrar from time to time;

(p) "List of voters" means the list of voters as finalized in accordance with these rules;

(q) "User Charges" means the charges prescribed by the society in its bye- laws towards recurring amount payable by a member to the Society towards useof the common amenities/facilities like cleaning of common areas, provision of electricity, water, sewerage, garbage collection and disposal, services like engaging security personnel, swimming pool, gymnasium, elevators, power generators or any other amenity/facility provided by the housing society to its members;

(r) "Model bye-laws" means the bye-laws prescribed as Model Bye-laws under these rules;

(s) "Net NPA(Non-performing assets)" means the amount that results after deducting NPA provisions made by the Society from its gross NPA or to say the gross NPA minus the NPA provision made;

(t) "Notification" means a notification published in the Official Gazette;

(u) "Observer" means a Government Officer or any Official nominated to watch and supervise the conduct of election or elections and perform such other functions as may be entrusted to him by the Registrar;

(v) "Panivatap Society" means a Society registered as Lift Irrigation or Flow Irrigation Society for the purpose of distribution of water to the farmers;

(w) "Polling Officer" means any person appointed by the Returning Officer for the conduct of the election;

(x) "Presiding Officer" means any person appointed by the Returning Officer for the conduct of the election;

(y) "Primary Agricultural Credit Society" (PACS) means the Society having primary object or principal business of which is to provide financial accommodation to its members for purposes connected with agricultural activities (including the marketing of crop);

(z) "Public holiday" means any day which is declared as a holiday for the purposes of section 25 of the Negotiable Instruments Act, 1881 (Act No. 26 of 1881), and includes any othernon-working day which is notified by the Government to be a holiday for the Government offices in the State or declared by the Collector of the District to be a local holiday for the district;

(aa) "Reconciliator" means a person appointed on panel of Reconciliators constituted under sub section (1) of section 113A of the Act;

(ab) "Registering Authority" means the authority authorised to grant the registration to the Co-operative Societies under these rules;

(ac) "Reserved seat" means a seat reserved for the members under sub section (4) of section 59 of the Act;

(ad) "Returning Officer" means any person appointed by the Registrar or by an officer authorized by the Registrar in this behalf for the conduct of the election of Co-operative Societies;

(ae) "Self Help Group Co-operatives Societies" means the societies having all its members eligible for membership under Clause (e) of sub-section (2) of Section 21 of the Act;

(af)"Task Force for Credit and Urban Societies" (TAFCUS) means a committee constituted by the Registrar to evaluate and assess the financial position of any Society or class of Societies doing credit business;

(ag) "Unit In-charge" means any Officer designated as Unit In-charge by the Registrar to exercise local jurisdiction and monitor the work of Co-operative societies under his/her charge to ensure compliance of the provisions of the Act.

(2) Words and expressions used in these rules but not defined herein shall have the same meaning as assigned to them in the Act."

3. Substitution of rule 3. : For rule 3 of the principal Rules, the following rule shall be substituted, namely:—

"3. Designation of persons appointed to assist the Registrar – (1) The persons appointed to assist the Registrar under section 4 of the Act shall be designated as, -

a) Deputy Registrars,

b) Assistant Registrars,

c) Co-operative Officers –cum-Special Auditors,

d) Senior Auditors- cum- Senior Inspectors -cum -Special Recovery Officers,

e) Junior Auditors –cum- Junior Inspectors,

f) Audit Assistants,

g) Registrar's Nominees,

h) Auditors on panel of Auditors,

i) Reconciliators,

j) Administrators, and

k) Liquidators.

(2) The Registrar may by special order, designate any officer not below the rank of Co-operative Officer-cum-Special Auditor to be the Unit incharge of any Co-operative society or a group of Co-operative societies for the purpose of exercising jurisdiction and powers conferred or delegated under the Act and for enforcing compliance of the provisions of the Act and these Rules. Such Unit In-charge shall be primarily liable to monitor compliances of all such societies under his charge as per the provisions of Act and these Rules.

(3)The person or persons referred in sub rule (1) and members appointed on TAFCUS shall have experience in the field of banking, management, finance, accounts, audit, human resource or specialization in any other field relating to the objects and activities undertaken by the Co-operative Societies and such other eligibility criteria as may be specified by the Registrar by issuing a Notification.

(4) The Registrar with the approval of the Government shall fix the remuneration to be paid to the personsappointed, other than Government Officials, under sub-rule (1) on the TAFCUS."

4. Substitution of rule 4- For rule 4 of the principal Rules, the following rule shall be substituted, namely: —

"4.Application for Registration.— (1) Subject to the provisions of sub-rules (2) and (3),every application for registration of a society under sub-section (1) of section 7 of the Act shall be made in Form 'A' and shall be duly signed by the applicants eitherpersonally or by using electronic signature or any other modes of signing as provided under the Information Technology Act, 2000 (Central Act No. 21 of 2000) and itshall be accompanied by—

(a) Two copies of the proposed bye-laws of the society as per the model bye-laws as specified by the Registrar;

(b) A list of persons who have contributed to the share capital, together with the amount contributed by each of them and the entrance fee paid by them;

(c) A copy of the scheme showing the details explaining how the working of the society will be economically sound and where the scheme envisages the holding of immovable property by the society, the description of immovable property proposed to be purchased, acquired or transferred to the society;

(d) a copy of the resolution passed at the 'promoters' meeting appointing the Chief Promoter, duly signed by all the promoters.

(e) such other documents as the Registrar may specify by issuing a notification published in the Official Gazette.

(2)In case of registration of Credit Resource Society (except Salary Earners Society),the requirement of membership and area of operation for grant of registration shall be determined as per the following eligibility criteria.

Sr. No.	Maximum area of operation proposed	Minimum number of members required	Minimum Share Capital required (Rs.)
(1)	5Municipal Wards or 5 revenue villages	500	3.50 lakhs
(2)	10Municipal Wards or 10 revenue villages	1000	7.00 lakhs
(3)	1 Taluka	2000	14.00 lakhs
(4)	More than 1 Taluka within 1 District	6000 (having members enrolled from each Talukaof concerned District)	36.00 lakhs
(5)	More than 1 District i.e. entire State of Goa	10000(having members enrolled from each District in the State)	60.00 lakhs

(3) In the case of registration of a Co-operative Housing Society, the application for registration shall be signed by five such persons (Unit holders) or the following number of unit holders, whichever is higher:-

(i) For Co-ownership Housing Society - ninety percent of the total Expected Plots/unit holders as mentioned in the scheme or shown in the approvedsub-division plan of land;
(ii) For Co-partnership Housing Society - ninety percent of the total expected unit holders as mentioned in the scheme or approved project;
(iii) For Housing Maintenance Society – fifty one percent of the total expected unit holders as mentioned in the scheme or approved project.

(4) For registration of Co-partnership Housing Society, Co-operative Housing Maintenance Society and Co-ownership Housing Society, the following additional information/documents shall be submitted along with application for registration, namely:-

(A) Co-partnership Housing Society:-

(a) Detailed information in prescribed Questionnaire as may be specified by Registrar from time to time giving details relating to land on which housing society is proposed;

(b) Project report showing therein the details of the housing complex, stating total area of plot of land, structural details of building constructed/proposed, Feasibility and Economic Viability of the proposed society;

(c) Declaration by the Chief Promoter in such form as may be specified by Registrar from time to time undertaking to complete transfer of legal title/ownership of land on which Society is proposed in favour of Society within a period of two years from the date of registration of society;

(d) Self attested copies of Agreement for Sale, Memorandum of Understanding, Agreement for development, agreement by any other name entered between the land owner, the developer or Builder, and the purchasers of units in relation to the land on which society is proposed;

(e) The Title search report covering a period of last 30 years prior to filing of registration application in respect of the land on which the society is proposed, duly signed by a legal practitioner;

(f) List of Unit holders (Flat / Shop/ offices/ Garages/parking spaces) indicating number of independent units, their area, price, date of agreement, and all other details;

(g) Details of contribution made by each member towards share capital and entrance fee paid/ to be paid by each member;

(h) Affidavit-cum- No Objection Certificate signed by the Builder/ Developer of housing Scheme, where the builder or developer is himself not the Chief Promoter for registration of a society; orDeclaration signed by Chief Promoter giving complete details of Builder/Developer and stating that builder/Developer has refused to issue Affidavit-cum-no objection certificate and requesting that a notice of hearing be issued to concerned Builder/Developer and the Registering Authority may decide the issue on merits;

(i) Undertaking from the Chief Promoter that after the sale of remaining unsold Units, the new unit holders shall be admitted in the society as members within a period of 3 months from the date of sale of such units.

(B) Co-operative Housing Maintenance Society:-

(a) Detailed information in prescribed Questionnaire as may be specified by Registrar from time to time giving details relating to land on which housing society is proposed;

(b) Project report showing therein the details of the housing complex, stating total area of plot of land, structural details of buildings constructed/proposed, Feasibility and Economic Viability of the proposed society;

(c) Declaration by the Chief Promoter in such form as may be specified by Registrar from time to time giving details of units and undivided share in the land purchased by each member and undertaking to complete transfer of legal title/ownership of unit and corresponding undivided share of land in favour of remaining members within a period of two years from the date of registration of society;

(d) Self attested copies of Agreement for Sale, Memorandum of Understanding, Agreement for development, agreement by any other name, Deed of Sale, Conveyance entered between the land owner, the developer or Builder, and the members who have purchased their unit along with undivided right in the land on which building is situated;

(e) The Title search report covering a period of last 30 years prior to filing of registration application in respect of the land on which the society is proposed, duly signed by a legal practitioner;

(f) List of Unit holders (Flat / Shop/ offices/ Garages/parking spaces) indicating number of independent units, their area, price, date of agreement, date of execution of sale deed and all other details;

(g) Details of contribution made by each member towards share capital and entrance fee paid/ to be paid by each member;

(h) Affidavit-cum- No Objection Certificate signed by the Builder/ Developer of housing Scheme, where the builder or developer is himself not the Chief Promoter for registration of a society; orDeclaration signed by Chief Promoter giving complete details of Builder/Developer and stating that builder/Developer has refused to issue Affidavit-cum-no objection certificate and requesting that a notice of hearing be issued to concerned Builder/Developer and the Registering Authority may decide the issue on merits;

(i) Undertaking from the Chief Promoter that after the sale of remaining unsold Units, the new unit holders shall be admitted in the society as members within a period of 3 months from the date of sale of such units.

(C) Co-ownership Housing Society:-

(a) Detailed information in prescribed Questionnaire as may be specified by Registrar from time to time giving details relating to land on which housing society is proposed;

(b) Project report showing therein the details of the housing complex, stating total area of larger plot of land, details of sub-division into smaller plots of land for allotment to members, Feasibility and Economic Viability of the proposed society;

(c) Declaration by the Chief Promoter in such form as may be specified by Registrar from time to time undertaking to complete transfer of legal title/ownership of land on which Society is proposed in favour of Society within a period of two years from the date of registration of society;

(d) Self-attested copies of Agreement for Sale, Memorandum of Understanding, Agreement for development, agreement by any other name entered between the land owner, the developer or Builder, and the proposed society, promoter members in relation to the land on which society is proposed;

(e) The Title search report covering a period of last 30 years prior to filing of registration application in respect of the land on which the society is proposed, duly signed by a legal practitioner;

(f) List of Plot holders indicating number of independent plot, its area, price, date of agreement, and all other details;

(g) Details of contribution made by each member towards share capital and entrance fee paid/ to be paid by each member;

(h) Affidavit-cum- No Objection Certificate signed by the Builder/ Developer of housing Scheme, where the builder or developer is himself not the Chief Promoter for registration of a society; orDeclaration signed

by Chief Promoter giving complete details of Builder/Developer and stating that builder/Developer has refused to issue Affidavit-cum-no objection certificate and requesting that a notice of hearing be issued to concerned Builder/Developer and the Registering Authority may decide the issue on merits;

(i) Undertaking from the Chief Promoter that after the sale of remaining unsold plots, the new plot holders shall be admitted in the society as members within a period of 3 months from the date *of sale of such plots.*

Explanation- For the purposes of this rule, the Unit holder means a person holding one unit in the form of a commercial or dwelling unit (Flat, Office, shop, garage, villa, or any other distinct tenement in a building) in a Co-operative Housing society, and for arriving at the minimum percentage of Unit holders required for signing an application for registration of a proposed housing society under this rule, the actual number of such Units owned by each individual shall be taken into consideration for calculating the minimum percentage of total expected Unit holders, notwithstanding the fact that for all other purposes a single individual owning more than one units shall be treated as a single member of the Society.

(5) The registration feespayable at the time of filing application for registration of a Society under the Act shall be at the following rates and shall be paid in such mode as the Registrar mayspecifyby a Notification published in the Official Gazette:—

Sr. No.	Type of Society	Area of Operation Proposed	Membership/ Share capital	Registration fees (Rs.)
1	Agricultural Marketing Society	a)Upto one Taluka	_____	1000/-
		b)More than one Taluka but upto one District.	_____	2000/-
		c)More than one District	_____	3000/-
2	Agricultural Service Co-operative Society	a) Upto one Taluka	_____	1000/
		b) More than one Taluka but up to one District	_____	2000/-
		c) More than one District	_____	3000/-
3	Apex Society	Entire State of Goa	_____	50000/-

4	Consumer Cooperative Society	a) Upto one Taluka	_____	5000/-
		b) More than one Taluka but up to one District	_____	6000/-
		c) More than one District	_____	10000/-
5	Co-operative Bank a) District Central Bank	Entire State of Goa	Share capital up to 60000/- 60001/- to 100000/- more than 100000/-	60000/- 100000/- 100000/- + for every additional share capital of 1000/- equivalent registration fees which shall not exceed 500000/- in aggregate.
	b) Urban Cooperative Bank	Entire State of Goa	Share capital up to 60000/- 60001/- to 100000/- more than 100000/- and above	60000/- 100000/- 100000/- + for every additional share capital of 1000/- equivalent registration fees which shall not exceed

				500000/- in aggregate.
(6)	Farming Societies Collective Farming Society		Upto 10 members 11 to 100 members more than 100 members	2000/- 5000/- 8000/-
	Joint Farming Society		Upto 10 members 11 to 100 members more than 100 members	2000/- 5000/- 8000/-
	Other Farming Society (Dairy Poultry, Fisheries salt, pans etc.)		Upto 10 members 11 to 100 members more than 100 members	2000/- 5000/- 8000/-
(7)	Co-operative Housing Societies			
	a)Co-ownership Housing Society		@ per Member signing registration application	500/- , subject to minimum fee of Rs. 5, 000/-
	b)Co-partnership Housing Society		@ per Member signing registration application	500/- , subject to minimum fee of Rs. 5, 000/-
	c) Co-operative House		@ per Member signing	500/- , subject to minimum fee of Rs. 5,

	maintenance Society		registration application	000/-
(8)	a)Agricultural Processing	_____	_____	20000/-
	b)Industrial Processing	_____	_____	20000/-
(9)	a)Industrial Producers		upto 10 Members more than 10 members	5000/- 7000/-
	b)Laborer's industrial Society		upto 10 Members more than 10 members	5000/- 7000/-
(10)	a)Credit Resource Society		Members Upto 500 For increase of every additional 100 member	50000/- 10000/- (Maximum fees shall not exceed 100000/-)
	b)Non Credit Resource Society		Members Up to 10 11 to 500 above 500	20000/- 30000/- 40000/-
	Service Resource Society (Primary Agricultural Credit Society)	I. Upto one Taluka	_____	2000/-
		II. Over one Taluka	_____	4000/-
(11)	a)Lift Irrigation Society	_____	Members Up to 10 11 to 100 above 100	2000/- 3000/- 5000/-

	b)Flow Irrigation Society (Panivatap Societies)	_____	Members Up to 20 21 to 100 above 100	2000/- 3000/- 5000/-
(12)	General Society			
	a) Social Society	i)Up to one Taluka		3000/-
		ii) more than one Taluka up to one District		5000/-
		iii) One State		7000/-
	b) Commercial Society	i)Up to one Taluka		5000/-
		ii) more than one Taluka up to one District		7000/-
		iii)One State		10000/-
	c) Self Help Group			500/-
(13)	d) Others	i)Up to one Taluka		10000/-
		ii) more than one Taluka		20000/-

(6) The registration fee once paid shall be non-refundable and in case the application is rejected purely on technical ground, the applicant may file a fresh application for registration within 90 days from the date of rejection order and no registration fee shall be payable with such fresh application. In case no such fresh application is filed within said 90 days, the registration fee previously paid shall stand forfeited and any registration application filed beyond 90 days of rejection shall have to be accompanied by payment of registration fee as may be applicable to a new application.

(7) Where, any member of a proposed society which is a registered society, such member shall be authorized by the committee of such society by a resolution to sign the application form for registration and the bye-laws on its behalf, and a copy of such resolution shall be appended to the application.

(8) Where any member of a society to be registered is a firm, company, corporate body, a society registered under the Societies Registration Act, 1860

(21 of 1860) or under any other law in force or a public trust registered under any law for the time being in force relating to registration of public trusts, or a local authority, then such firm, company, corporate body, society, public trust or local authority shall duly authorize any person to sign the application for registration and the bye-laws in its behalf and a copy of the resolution giving such authority shall be appended to the application.

(9) The application duly filled and completed in all respects shall be submitted to the Registrar in any electronic filing mode or any other mode as may be notified by the Registrar from time to time. The applicant shall in addition to e filing, also submit a signed hard copy of such application completed in all respects along with the enclosures as may be directed by the Registrar from time to time.

(10) The Registrar may by a notification published in the Official Gazette notify a Portal for online filing of registration application in lieu of manual filing and in such case, the online filing of registration application shall be mandatory as per the procedure laid down in the notification.

(11)The application for registration of the proposed society shall be submitted or electronically transmitted from the notified portal to the Registering Authorityat the ZonalOffice having territorial jurisdiction over the place where the Headquarters of such proposed society is located.

(12) The Registrar shall by a Notification published in the Official Gazette from time to time demarcate the territorial jurisdiction of each Zonal Office.

5. Amendment of rule 5.-Inrule 5 of the principal Rules, for sub rule (3)the following sub rule shall be substituted, namely: —

"(3) On registering a society and its bye-laws under sub-section (1) of section 8 of the Act, the Registrar shallgrant to the societya Certificate of registration which may either be signed physically or by electronic signature. The Registrar shall also confirm the bye-laws uploaded by the society on the portal either by signing physically or by electronic signature. The Registrar shall within 10 working days from date of registration, notify the fact of registration of the society in the Official Gazette."

6. Substitution of rule 6.-For rule 6 of the principal Rules, the following rule shall be substituted, namely: —

"**6. Refusal of registration**. — Whenever any Chief Promoter fails to furnish the information as required under rule 4 or does not fulfil any of the conditions laid down in the Act or these rules for registration of a new society, the Registrar may refuse to register a society by passing a speaking order with recording reasons for such refusal."

7. Substitution of rule 7. —For rule 7 of the principal Rules, the following rule shall be substituted, namely: —

"**7.Firstbye-laws of a society**.— (1) The model bye-laws as notified by the Registrar shall be the first bye-laws of the society.

(2) The Registrar shall by a notification published in theOfficial Gazette provide different Model Bye-laws for such Classes and sub-classes of societies as specified insub-rule (1) of rule 8.

(3) For every newsociety registered under the Act, the model bye-laws shall be deemed to be registered bye-laws of the society. The Society may after registration propose amendments to its registered bye-laws in accordance with Act and these rules.

(4) Every existing society shall ensure that the registered bye-laws of the society are in conformity with the Model Bye-laws and incase of any inconsistency the society shall take steps under section 11 of the Act to align its bye-laws to be inconformity with the model bye-laws. Upon failure of any Society to comply with the provisions of this sub-rule, the registered bye-laws of the society shall be deemed to be amended to the extent of removing such inconsistency and so as to be in conformity with model bye-laws.

8. Amendment of rule 8. — In rule 8 of the principal Rules, in the table, for the entries against serial numbers (10) and (11), the following entries shall be respectively substituted, namely: —

"(10)	Resource Society	(a)	Credit Resource Society	Agricultural Credit, Thrift and Urban Credit Societies and Salary Earners' Societies.
		(b)	Non-Credit Resource Society	Seeds and Implements and Agricultural Requisites Societies.
		(c)	Service Resource Society / Primary	Service Societies and Multipurpose Societies.

			Agricultural CreditSociety(PACS)	
(11)	Lift Irrigation Society	(a)	Lift Irrigation Society (Panivatap)	Societies which provide water supply by motive power or otherwise to its members for agriculture, horticulture and other purposes.
		(b)	Flow Irrigation Society (Panivatap)	Societies which use canals and perennial waters."

9. **Amendment of rule 10. -** In rule 10 of the principal Rules, in sub-rule (4),—

(i) in clause (b), for the words "five copies", the words "two copies" shall be substituted;

(ii) for clause (d), the following clause shall be substituted, namely:—

" (d) a copy of the e-challan/e-receipt or payment done through any other electronic mode as may be specified, towards the processing fees at the rate of Rs. 1000/- per clause sought to be amended by the society, subject to a maximum amount of Rs. 10,000/- at a time.".

10. Insertion of new rule 16A. — After rule 16 of the principal Rules, the following new rule shall be inserted, namely: —

"16A. Deposit Protection Scheme. — (1)The Registrar with prior approval of the Government, may notify in theOfficial Gazette a deposit protection scheme for Co-operative Credit Societies and other Co-operative Societies having credit business, specifying such other additional eligibility criteria other than specified under section 20B of the Act.

(2) The membership of the scheme shall be compulsory to all the Credit Co-operative Societies and other Co-operative Societies having credit business.

(3) Every society which has joined as a member of the deposit protection scheme shall be eligible for availing the benefit under the scheme only upon completion of waiting period of 3 years as a member and upon fulfilling the following additional eligibility criteria:

(i) Society should earn profit during the preceding three years.

(ii) Society should have paid its membership premium under the Scheme up to date.

(iii) Society should not be declared as Ailing Co-operative Credit Society under section 76C of the Act.

(iv) Society shall fulfil such other eligibility criteria as may be specified in the notified scheme.".

11. Amendment of rule 17 .—In rule 17 of the principle Rules, after clause (v) the following clauses shall be inserted,namely:—

"(vi) In case of co-operative housing societies, the person holding highest undivided share in the immovable property/unit purchased either from builder/ developer or from the previous member of the society, shall be admitted as the First Member of the Society and any other joint owner of Unit may be admitted as a Joint Member, from the remaining joint owners of the Unit.

(vii) In case of co-operative housing societies, where all joint purchasers of a immovable property/housing unit have equal ownership share in the unit purchased, any two joint owners as may be decided amongst all joint purchasers shall be admitted as First Member of the Society and Joint Member of the society:

Provided that, the joint owners of Unit may unanimously alter the position of the First Member and the Joint Member as per their wish by submitting the request to the society in writing under signature of all joint purchasers of unit and by surrendering their original share certificate for making necessary alteration:

Provided further that, in case any person who is a First Member of Society is holding the post of Director, then such First Member shall submit his resignation from the post of such Director and get himself relieved from the post before applying for altering his position from that of a First Member to as a Joint Member:

Provided also that, the fees for alteration of the First Member or Joint Member, as may be fixed under the bye-laws of the housing society or fixed by a decision of board of Directors of society shall be payable to the society for each such alteration and/or correction made in the share certificate and consequential changes in the register of members. The Society shall ensure that sequence of writing names of First Member and Joint Member as laid down under section 23 of the Act is maintained uniformly in the Share Certificate, Register of Members and List of Voters at all times and whenever any changes are effected in either of these, the corresponding changes shall be made in other documents.".

12. Substitution of rule 27.—For rule 27 of the principal Rules, the following rule shall be substituted, namely: —

"27. — Rights of members to see books, etc. and fees payable. —(1)A member, who desires to inspect the documents provided under section 32 of the Act, shall make a request in writing to the management of concerned society accompanied with non-refundable application fee of rupees one hundred payable to the society.

(2)The society shall permit the member to inspect such documents, free of cost, at the society's office, during office hours or at such other particular days and time as may be fixed by the society generally for giving such inspections by publishing a notice on its notice board and also sending its copy to the Registering Authority.

(3)The applicant may seek certified copies of the documents as specified under section 32 of the Act on payment of copying fees of rupees ten per page if to be printed or xeroxed on A4 or Legal size paper and incase of the document larger in size, the actual cost incurred by society on preparing such copies shall be payable as copying charges.

(4) Where the affairs of the society are managed by an Administrator or Committee of Administrators or a Liquidator, such appointed Administrator or Committee of Administrators or a Liquidator as the case may be, shall be deemed to be the Chief Executive and shall be responsible to perform the duties of the Chief Executive as specified under section 32 of the Act

(5) The Appeal under section 32 of the Act shall be filed before the Assistant Registrar within 30 days from the date of failure to provide the requisite information by the Chief Executive Office Bearer of the Society inForm GG.:

Provided thata member of a Co-operative Housing Society shall first exhaust the remedy of redressing his grievance before the Reconciliator under section 113A of the Act and if not satisfied with the decision of Reconciliator, only thereafter file an appeal before the Assistant Registrar of Co-operative Societies.

(6) Every first appeal filed shall be disposed off by the Assistant Registrar within 30 days from the date of filing such appeal.

(7) Any member who desires to file a Second Appeal before the Deputy Registrar against the order of AssistantRegistrar shall pay a processing fee of rupees three hundred to the Government by way of e challan and documentary evidence towards such payment in the form of paid e-challan / e-receipt which shall be attached to the Memo of Second Appeal.

(8) The Deputy Registrar shall dispose such Second Appeal preferred before him within a period of 60 days from the date of the filing of the appeal.

(9) The Chief Executive or the elected Secretary or Chairman, or the Administrator / Chairman of the appointed administrative committee or the liquidator, as the case may be, shall be personally liable to pay the penalty so imposed and on failure to pay the penalty amount, the same shall be recovered as if it were Arrears of Land Revenue, without prejudice to any other mode of recovery.

13. Substitution ofrule 29. — For rule 29 of the principal Rules, the following rule shall be substituted, namely:—

"29. Register of members.— (1) The register of members to be maintained by everysociety under sub-section (1) of section 37 of the Act shall be in Form 'H'.

(2) The list of members to be maintained by every society shall be in Form 'I'

(3) Every member whose name is entered in the register of members shall be issued a share certificate with following details, namely:—

(a) The name of the First Member and Joint Member, if any;
(b) Gender of the First Member and Joint Member, if any;
(c) Number of shares with serial number;
(d) The category of the memberviz. SC/ST, Other Backward Class(OBC), Un-reserved(UR), etc.
(e) Such other details the society may require.

(4) The register of members so maintained by the society shall be updated/revised at the end of every financial year by deleting the names of such members who have ceased to continue as members, due to death, resignation, expulsion, removal or any other reason and/or adding the names of the members enrolled during the said year. A copy of updated register of members shall be uploaded by the Society on its website(if any) and also on the notified portal, every year before such date as may be notified by the Registrar.".

14. Insertion of new rule 29A.—After rule 29 of the principle Rules, the following new rule shall be inserted, namely:—

"29A – Know Your Member compliance by Societies doing credit business.:—(1)The Societies doing credit business shall, while opening and maintaining everyaccount of its members with the society, obtain:—

(a) two recent photographs of account holder;
(b) a copy of proof of permanent residence viz. Elector Photo Identity Card (EPIC) issued by Election Commission of India or Aadhaar Card issued by UIDAI, valid Driving License, valid Passport or such other documents as may be specified by the Registrar;
(c) a copy of Permanent Account Number (PAN) Card issued by Income Tax Department;
(d) Such other compliance of KYMNorms as may be specified by the Registrar.

(2) For any change in address of the Account holder, the concerned Account- holder shall comply with the requirements under sub rule (1)within a period of 30 days from the date of intimation of such change in address, failing which the society shall not allow any transactions in such account.

(3) Accounts of persons other than individuals where the customer is an artificial person, a certified copy of its:—
(a) Certificate of incorporation;
(b) Memorandum and Articles of Association or Byelaws or such other document governing its administration (as applicable); and
(c) A certified copy of resolution adopted by its Board of Directors to open an account and authorization/power of attorney issued to its Manager/Officer/any other employee to transact business/operate account on its behalf,

shall be obtained at the time of opening of account.

15. Substitution of rule 33. — For rule 33 of the principal Rules, the following rule shall be substituted, namely:—

"33. Conditions for borrowing by societies.—(1)No society shall borrow or incur liability exceeding the limit prescribed under section 41 of the Act or shall be permitted to enhance its borrowing capacity under section 41 of the Act unless the society has,—

(a) posted net profit during each of the preceding 2 years;
(b) made 100% provision towards Non-Performing Assets (NPA) as per the guidelines issued by the Registrar from time to time;

(c) followed the ideal liquidity norms on resource and utilization;
(d) maintained credit deposit ratio ranging from 65% to 70% of the total deposits for preceding two years;
(e) been awarded "A" or "B" Audit classification during preceding 2 years;
(f) less than 10% net Non-Performing Assets (NPA) for last 2 preceding years; and
(g) abided with such other financial parameters /Macro Level Norms specified by the Registrar from time to time.

(2) Credit society or societies having business objectives of accepting deposits, shall not in any case accept deposits/fixed deposits from an individual member over and above one fifth of total paid up and or subscribed share capital held by the society:

Provided thatif the deposits/fixed deposits from any individual member is in excess of specifiedlimit, such member shall not be allowed to further make any deposits and the quantum of the individual deposits shall be reduced in a phased manner within a period of maximum five years by returning the excess deposits on their respective maturity dates:

Provided further that the provisions of this sub-rule shall not be applicable to the artificial legal persons as specified under sub-clauses (b), (c), (d) and (e) of sub-section (2) of section 21 of the Act.

(3) All deposits accepted by any Credit society or any society having credit counters from individual members shall be in compliance with the below given norms:

(i) If the audit classification of the society is "A" or "B" for the preceding year, the interest rate on such deposits shall beas may be specified in the business policy of the society asapproved by its Board of Directors.
(ii) If the audit classification of the society is "C" or "D" for the preceding year,the interest rate on deposits to be accepted from the members by the society shall be fixed at a variance of not more than two percent of the bank rates as notified by the Reserve Bank of India in their official website from time to time.
(iii) The guidelines on Know Your Members (KYM) norms as specified under these rules shall be binding.

(4) In case of any society violating the provisions of this rule, the Chief Executive by whatever designation known and the Board of Directors of the society shall be jointly and severally liable for such violation.

16. Substitution of rule 34. — For rule 34 of the principal Rules, the following rule shall be substituted, namely:—

"**34. Loans and deposits from non-members by societies.** — (1) No society other than Urban Co-operative Bank, Apex Co-operative Bank or Central Co-operative Bank shall sanction any loan to or receive any deposit from, a non-member.".

17. Substitution of rule 39. — For rule 39 of the principal Rules, following rule shall be substituted, namely:—

" **39.Investment of funds in other mode**.— A society may, in addition to the modes specified in clauses (a) to (g) of section 55 of the Act, invest or deposit its funds as are not needed for use by the society in.—

(i) secured debentures and deposits of companies as may be notified by the Government;

(ii) public Sector Undertakings under the State Government as may be notified by the Government.".

18. Substitution of rule 40. — For rule 40 of the principal Rules,the following rule shall be substituted, namely:—

" **40.Writing off of bad debts and losses**.— (1) A Society may create a non-performing asset reserve/bad debt fund from time to time by debiting the amount to profit and loss account and ensure sufficient budgetary provision for the same.

(2)Subject to the availability of sufficient bad debt fund, all loans including interest thereon and recovery charges in respect thereof which are found irrecoverable and are duly certified as bad debts by the auditor appointed under section 74 shall first be written off against the Bad Debt Fund and the balance, if any, may be written off against the NPA Reserve or Interest overdue Fund of the society, as the case may be.

(3) All other dues except loans including interest thereon and recovery charges in respect thereof, accumulated losses or any other loss sustained by the society which cannot be recovered and have been certified as irrecoverable by the auditor may be written off against the deficit or specific fund created by the society, as the case may be:

Provided that,—

(i) no bad debts or losses shall be written off without the previous sanction of the general body;

(ii) before any such bad debts or losses are so written off, the society, if it is indebted to the Government or Apex or Federal Co-operative Institution or Co-operative Banks or any Co-operative Credit Society, shall first obtain the approval of the Government or Apex or Federal Co-operative Institution or Co-operative Bank or any Co-operative Credit Society, in writing:

Provided further that the amount written-off as bad debts shall be recouped in phased manner with equivalent amount of funds transfer to bad debts funds account and further restoration of part or whole of the amount written off against the Reserve Fund, out of future profits, as may be deemed fit having regard to financial condition of concerned society.".

19. Substitution of rule 41. — For rule 41 of the principal Rules, the following rule shall be substituted,namely: —

" **41.Amount to be provided by a society before arriving at its net surplus**. - (1)A society shall, before arriving at the distributable net surplus under section 52 of the Act, calculate the net profits by deducting the following from the gross profits for the year, –

(i) all interest accrued and accruing on amounts of overdue loans(except overdue amounts of fully secured loans sanctioned against term deposit, gold loan, etc.);

(ii) interest payable on loans and deposits;

(iii) establishment charges;

(iv) audit fees, processing fees or supervision fees;

(v) working expenses including repairs, rent and taxes;

(vi) depreciation;

(vii) bonus payable to employees under the Payment of Bonus Act, 1965(Central Act 21 of 1965);
(viii) provision for payment of Income-tax;
(ix) provision for payment of premium under Deposit Protection Scheme;
(x) provision for bad and doubtful debts;
(xi) provision for Share Capital Redemption Fund;
(xii) provision for Investment Fluctuations Fund;
(xiii) provision for retirement benefits to the employees;
(xiv) provision for any other claims payable under any other law in force;
(xv) provisionfor bad debts and revenue losses not adjusted against any fund created out of profits.
(xvi) Operative expense or other expense,if any.

(2)The net profit thus arrived at together with the amount of profits brought forward from the previous year shall be available for appropriation.".

20. Omission ofrule 44. — Rule 44 of the principal Rules, shall be omitted.

21.Amendment ofrule 45. –In rule 45 of principal Rules in sub-rule (2), for clause (iv), the following clause shall be substituted, namely:—

"(iv) Constitution of provisional Board of Directors. - The initial tenure of the provisional committee constituted immediately after registration under the Act shall be of one year and such committee shall hold the charge till constitution of new Board by way of election. The provisional board of directors shall have the same powers and perform the same functions of the board of directors elected in the regular elections;".

22. Substitution of rule 46. — For rule 46 of the principal Rules, the following rule shall be substituted, namely:—

"46. General Meetings— (1) As from the date of convening the general body meeting which may either be annual or special as the case may be, all persons whose names are for the time being entered as members in the membership register of the society shall be deemed to constitute the general body for the society.

(2) There shall be one annual general body meeting to be held within six months from the close of the co-operative year in terms of section 72 of the Act.

(3) The Chairperson of the society may convene such number of special general meetings as may be deemed necessary in accordance with the provisions of section 58A of the Act.

(4) The Chairperson shall, upon a requisition in writing by at least one-tenth of total number of members or by at least one tenth of the total number of elected representatives or by such number of members as specified in the bye-laws for the purpose or at the instance of the Registrar, call a special meeting of the members, within one month from the receipt of such requisition.

(5) All general meetings of a society, except the first general meeting, shall be convened by the chief executive or any other officer authorized under the bye-laws to convene such meeting under intimation to the auditor who may attend such meetings.

(6) In the event, the chief executive fails to convene the annual general meeting or special general meeting of the members of the society, as specified in sub-rules (2) and (3) herein above, the meeting shall be convened by the Registrar.

(7) The meetings of the general body shall be presided over by the Chairperson. In the absence of the Chairperson, the Vice-Chairperson or the Secretary, or any other Director on the Board of Directors of the Society shall preside over the general meeting. In case none of the Board of Directors are present for the meeting, the general body meeting shall be presided over by any member chosen by the general body meeting by a majority of members present and voting at the general meeting.

(8) A notice of the general body meeting, either annual or special, shall be served to all the members of the society by publication on the notice board of the head office of the society and all its branch offices and also by affixing at any other conspicuous public place or places within the jurisdiction of the society as may be provided in its bye-laws.

(9) All societiesexcept HousingCo-operative Societies shall also publish a copy of notice of meeting in at least one local newspaper which is widely circulated in the localities where majority of its members reside.

(10) In case of Housing Cooperative Societies, the notice of general body meeting shall be served by hand delivery to the person found at the unit/tenement of the member or by affixing on the outer door of each unit/tenement of the member. A copy of the notice shall also be affixed on the notice board of such society and at all such common places like hall, gymnasium, club, pool, outside the elevator, or such other conspicuous places within the complex of society.

(11) The notice of a general meeting shall specify the date, time and place of the meeting and the agenda with regards to nature of the business proposed to be transacted at such meeting.

(12) The business to be transacted at the meeting shall include items as specified in sub-section (3) of section 58 of the Act.

(13) The notice of an annual general meeting of the society shall be given at least fourteen clear days in advance before the date of such meeting and in the case of a special general meeting, at least seven clear days in advance before the date of such meeting.

(14) The general meeting of the members shall ordinarily be held in the office of the society or at any other convenient public place accessible to all the members as may be determined by the board of the society.

(15) The quorum for any general body meeting shall be one-tenth of the total number of members of the society. No general meeting shall be commenced or proceeded with unless at least one-tenth of the total number of members of the general body required to form a quorum are present for the general meeting at the appointed time.

(16) If at the time appointed, the general meeting cannot be held for want of quorum, it shall be adjourned by 30 minutes on the same day and at such adjourned meeting the business on the agenda of the original meeting shall be transacted whether there is a quorum or not.

(17) The chief executive or any other officer of society convening the general meeting shall read out the notice convening the meeting and the agenda for the meeting and then the subjects shall be taken up for consideration in the order in which they are mentioned in the agenda unless the members present, with the permission of the Chairperson, agree to change the order.

(18) The resolutions shall be passed by show of hands by a majority of the members present. In case of equality of votes, the President of general meeting shall have a casting vote.

(19) If all the business on the agenda cannot be transacted on the date on which the general meeting is held, the meeting may be postponed to any other suitable date, not later than 30 days from the date of the meeting, as may be decided by the members present at the meeting.

(20) The remaining subject or subjects on the agenda shall be taken up for consideration at the postponed general meeting. No new item shall be taken up for discussion or decision at the adjourned general meeting, but only the unfinished agenda shall be transacted and disposed.

(21) No resolution regarding expulsion or removal of the member of the society, or amendment of bye-laws shall be brought forward in any general meeting, unless due notice thereof is given in accordance with the provisions of the Act, these rules and the bye-laws of the society.

(22) Notwithstanding anything contained in the byelaws of a society but subject to the provisions of sections 58 and 72 of the Act, the society shall deal with the business to be transacted in the Annual general meeting in the manner specified here under, namely:—

(a) The business involving financial implication shall be specified in the agenda item attached to the notice of the meeting and the subject shall be taken up for consideration in the order in which they are mentioned in the agenda unless the members present, with the permission of the Chairperson, agree to change the order.

(b) Every resolution passed in the meeting shall be duly proposed and seconded by the member present for the meeting and the proceedings to that effect shall be recorded and signed in the manner and within the time frame specified under section 72 of the Act.

(c) The resolution passed under any other subject shall not hold any validity until it is re-discussed and resolved in the ensuing general body meeting under a specific subject on the agenda of the meeting.

(d) Any discussion on acquiring of an immovable property involving an amount of Rs. 20 Lakhs and above shall be in pursuance of placing before the general body meeting the relevant details such as availability of funds, prevailing market value, need for acquiring immovable property and all other

such details which shall be compulsorily placed before the general meeting for discussion and informed decision.

(e) In the event of general body resolving to buy immovable property, the board of directors shall be bound to follow the Codalformalitiesas specified by the Registrar from time to time.

(f) In the event of exigencies declared by the Government on account of pandemic, natural calamities, disaster or any such other unforeseen incidents, the general body meeting may be held through any available electronic modes as may be notified by the Registrar.

(g) The proceeding/minutes of such meeting shall cover agenda item, detailed discussion on the subject, action proposed to that effect and subsequent resolution passed along with names of the proposer and seconder.

(23) A brief record of the proceedings of every general meeting of the society shall be maintained in English language in the proceedings book and a certified copy of the proceedings shall be sent to the Registrar or uploaded on the notified portal within fifteen days from the date of the meeting.

23. Substitution of rule 49. — For rule 49 of the principal Rules, the following rule shall be substituted, namely:—

" **49. Annual general meeting and approval of accounts.**—(1) The society shall hold the annual general meeting within six months from the close of the co-operative year and place before the general body audited profit and loss account, balance sheet, statement of appropriation of profits, auditor's report, audit rectification report, report of the board of directors, statement of calculation of patronage refund, annual budget and the statements relating to such other matters which require authorization in this Act.

(2) The society shall place before the general body the proposal for appointment of auditor for conduct of statutory audit of the society as required under section 74 of the Act.".

24. Amendment of rule 50. — In rule 50 of the principal Rules, —

(i) for sub rule (1), the following sub-rule shall be substituted, namely.—

" (1) The financial statements of accounts to be prepared and placed before the annual general meeting of a society by the board of directors shall be in Form 'L-1 to L-12':

Provided that the Registrar may by a notification published in the Official Gazette notify a portal for online filing of statements of accounts and to permit a society or class of societies to adopt such other form as it may deem fit or to upload in such other electronic mode as may be notified.";

(ii) after sub-rule (2), the following sub-rule shall be inserted, namely: —

"(3) Subject to the provision contained in sub section (4) of section 73, every society shall submit the statement of accounts as mentioned therein to the Registrar and the auditor concerned and shall also upload on the notified portal in electronic mode as may be notified by the Registrar.".

25. Amendment of rule 51. — In rule 51 of the principal Rules, in sub-rule (1) after the expression "after the appointment of board of administrators under," the expression "sub-section (1) of section 67A or" shall be inserted.

26. Amendment of rule 52. — In rule 52 of the principal Rules, —

(i) Inclause (b), after the expression not below rank of " DeputyRegistrar of Co-operative Societies", the expression "Co-operative Officer/ Special Auditor or the Unit Incharge as the case may be" shall be substituted.

(ii) in clause (f) for sub clauses (iii) and (iv) the following sub clauses shall be substituted, namely: —

"(iii) To requisition any premises, vehicles or any other material required for holding the election, from any Co-operative society, State Government, public undertaking under the control of state Government, Government school or private school as he may deem necessary.

(iv) On service of such requisition, it shall be obligatory for that society to whom such requisition is made, or the Officer in-charge of State Government Office, public undertaking under the control ofState Government, Government school or private school to forthwith hand over the possession of premises, vehicles or any other material, as the case may be, to the requisitioning authority or any person authorized by him in that behalf.".

(iii) inclause (j), for the expression "15th October", the expression "15th June" shall be substituted.

(iv) afterclause (j),the following clauses shall be inserted, namely: —

"(k) to prescribe code of conduct to be implemented in the area of operation of the society according to nature of business or class of societies, from the date of declaration of election programme and same shall be in force until the election to the new office bearers of the society is completed.

(l) to appoint an Observer or any other official with a view to keep watch for ensuring smooth and fair conduct of elections as and when required.

(m) to issue directions or appoint observer for smooth conduct of elections of the class of societies specified under the proviso to sub-section (5) of section 66of the Act.

(n) On publication of report as referred in clause (j) above, the Chief Election Officer by 31stAugust, shall issue an order appointing Assistant Election Officer.

(o) The General Elections of the members of the boards of the cooperative societies shall be held subject to the superintendence, direction and control of the Chief Election Officer and the Registrar in three stages as under-

(a) The Cooperative Societies shall be classified in three categories namely:

(i) Co-operative Societies specified under sub-section (5) of section 66 of the Act shall be under "A" category

(ii) Co-operative Societies other than thosespecified under sub-section (5) of section 66 of the Act shall be under "B" category

(iii) All the Federal/Apex Co-operative Societies and Cooperative Banks shall be under "C" category

(b) The elections of all "A" category societies shall be held in the first phase i.e. on or before 30thSeptember of the year during which the elections are due on expiry of the term.

(c) The elections of all "B" category societies shall be held in the second phase i.e. on or before 30th November of the year during which the elections are due on expiry of the term.

(d)The elections of all "C" category shall be held in the third phase i.e. on or before 31st December of the year during which the elections are due on expiry of the term.".

27.Substitution ofrule 53.—For rule 53 of the principal Rules, the following rule shall be substituted, namely:-

"53. Provisional List of Voters:— (1) A provisional list of voters as on 31stMarch,shall be prepared by every society in the year in which the election of such society is due and its copy shall be submitted to the Registrar or uploaded on the notified portal on or before 30th June of the election year. If different constituencies are provided in the bye-laws of the society, the names of voters shall be arranged constituency wise as laid down in the bye-laws. In case of societies having area of operation beyond one Taluka, the list of voters shall be prepared each taluka wise.

(2)The provisional list of the voters of the society on which an administrator/Committee of Administrators is appointed under section 67A or 71of the Act shall be prepared by the concerned administrator/committee of administrator in accordance with the register of members maintained by the society and in accordance with sub-rule (1) above.

(3)The society shall before preparing the provisional list of voters, compulsorily dispose off all pending claims/applications/proceedings relating to correction/deletion/addition or any other changes filed by the members pertaining to their share certificates or entry in register of members and issue corrected share certificate to all such members who comply with requirements under chapter III of the Act, related Rules and bye-laws of the society. A certificate towards compliance of this sub-rule shall be appended to the provisional list of voters. The society shall submit four copies of the provisional voters list and such certificate to the Assistant Election Officer.

(4)The Assistant Election Officer on receipt of the provisional voters list, shall display such list on his notice board and on the notice board of the society for information of all members and inviting claims and objections from the members of the society within 15 days from the date of such

publication. The society shall also upload/display the provisional list of voters on its website, if any.

(5) In case of "A" category Societies, the Assistant Election Officer shall also publish the provisional list of voters in the Official Gazette for information of public.

(6) If, the Chief executive fails to deliver copies of the provisional list of voters to the Assistant Election Officer on or before the due date, the Assistant Election Officer shall himself or through any person authorized by him in this behalf, prepare such provisional list of voters and the expenditure incurred there for shall be recovered from the chief executive or other persons responsible thereof, as arrears of land revenue, without prejudice to other modes of recovery.

(7) The Assistant Election Officer shall, after the said period of 15 days is over, make preliminary enquiries as deemed necessary in this behalf, consider each claim or objection and give his decision thereon in writing to the person concerned within 10 days from the last date specified for receiving claims and objections.".

28. Substitution of rule 54.—For rule 54 of the principal Rules, the following rule shall be substituted, namely:—

"54. Particulars to be included in the provisional list of voters.— (1)The provisional list of voters in case of individual shareholders, shall contain name,father's or husband's name, surname, address and such other informationas recorded in the register of members in Form H and I maintained by the society as updated on the date of preparation of provisional list. In the provisional list of voters, the sequence of names of First Member and Joint Member (if any) shall be maintained in the same sequence as is existing in the share certificate and register of members.

(2) Where a member of the society is of any one of the categories mentioned in clauses (b), (c) and (d) of sub-section (2) of section 21 of the Act, the society shall call for the names of the representatives of such category of members duly authorized to vote at the election on behalf of the said category of members so as to reach the society before finalizing the provisional voters list.

(3) While communicating the names of the representatives, the said category of members shall enclose a copy of the resolution of the Firm, managing committee or board of directors of such member wherein the representative is so authorized. The list of voters shall include the names of all such representatives as have been communicated to the society concerned before the date fixed for publication of the provisional list together with the names of the company, firm, body corporate, Co-operative society, public trust, etc. the registration number and address with name of the constituency, if any, to which they belong.

(4) A society which has communicated the name of its representative under sub-rule (3) above by resolution shall not later than five days before the last date for making such authorization, be permitted to change the name of its delegate only in case of death of the representative or where there is newly elected committee of the member society.".

29. Amendment ofrule 55. —Inrule 55 of the principal Rules,

(i) for sub rule (3),the following sub-rule shall be substituted, namely:—

" (3)The copies of the final list of voters shall be displayed on the notice board of the Registrar and on the notice board of the office of the Assistant Election Officer and that of the society at least seven days before the declaration of the election programme and the Society shall also upload/display the final list of voters on its website if any.";

(ii) after sub rule (3), the following sub-rule shall be inserted, namely:—

"(4) In case of "A" category societies, the Assistant Election Officer shall also publish the final list of voters in the Official Gazette for information of public.

(5) Any member aggrieved with the final list of voters may prefer an appeal before Chief Election Officer or the Assistant Election Officer specifically authorized by Registrar to hear appeals under this sub-rule as the case may be within 7 days from the last date of publication of such final list. A non-refundable processing fee of Rs. 500/- shall be paid to the Government by e-challan and its documentary evidence/e-receipt shall be attached with the Memo of Appeal.

(6) On receipt of the Appeal Memo, within 7 days, the Chief Election Officer or authorized Assistant Election Officer as the case may be, shall issue a notice to the concerned members and the society and after hearing both parties, decide the appeal within 15 days by passing an appropriate order recording reasons for the decision. Whiledisposing the appeal, the claim may be dismissed or direction may be issued to carry out the necessary changes in voters list or to prepare the list of voters de-novo:

Provided that, till final disposal of all appeals preferred under this rule, election programme under rule 61 shall not be declared.".

30. Insertion of new rules 61A and 61B — After rule 61 of the principal Rules, the following new rules shall be inserted, namely: —

"61A. Implementation of Model Code of Conduct. — For observance by the Candidates during Election of Members to the Committee of Management of Cooperative Societies, the Model Code of Conduct shall be declared by the Registrar and enforced by the Chief Election Officer which shall become operational from the date of declaration of election programme by the Returning Officer or any such authority authorized by the Registrar and shall remain in force till declaration of the results of the election to the office bearers of the Society.

61B. Prohibition of Corrupt Practices. — The following shall constitute "corrupt practices" for the purpose of elections held under these rules, namely:—

(1) 'Bribery' as specified in clause (1) of section 123 of the Representation of the Peoples Act, 1951 (Central Act 43 of 1951), for the time being in force;

(2) Undue influence, that is to say any direct or indirect interference or attempt to interfere on the part of the candidate or his agent, or for any other person with the consent of the candidate or his election agent, with the free exercise of any electoral right:

Provided that, —

(a) without prejudice to the generality of the provision of this clause any such person as is referred to therein who,—

(i) threatens any candidate or an elector or any person in whom a candidate or an elector is interested, with injury of any kind including social ostracism and ex-communication or expulsions from any caste or community, or
(ii) induces or attempts to induce a candidate or an elector to believe that he, or any person in whom he is interested, will become or will be rendered an object of divine displeasure or spiritual censure,
shall be deemed to interfere with the free exercise of the electoral right of such candidate or elector within the meaning of this clause;

(3) The appeal by a candidate or his agent or by any other person with the consent of a candidate or his agent to vote or refrain from voting for any person on the ground of his religion, race, caste, community or language or the use of, or appeal to national symbols, such as the national flag or the national emblem, for the furtherance of the prospects of the election of that candidate or for prejudicially affecting the election of any candidate;

(4) The promotion of, or attempt to promote, feelings of enmity or hatred between different classes of the citizens of India on grounds of religion, race, caste, community or language, by a candidate or his agent or any other person with the consent of a candidate or his election agent for the furtherance of the election of that candidate or for prejudicially affecting the election of any candidate;

(5) The publication by a candidate or his agent or by any other person, with the consent of candidate or his agent, of any statement of fact which is false, and which he either believes to be false or does not believe to be true in relation to the personal character or conduct of any candidate, or in relation to the candidature or withdrawal of any candidature, being a statement reasonably calculated, to prejudice the prospects of that candidates election;

(6) The hiring or procuring whether on payment or otherwise, any vehicle or vessel by a candidate or his agent or by any other person with the consent of a candidate or his agent, or the use of such vehicle or vessel for the free conveyance of any voter (other than the candidate himself, the members of his family or his agent) to or from any polling station provided in accordance with the rules made under this Act:

Provided that the use of any public transport vehicle or vessel or railway carriage by any voter at his own cost for the purposes of going to or coming

from any such polling station or place fixed for the poll shall not be deemed to be a corrupt practice under this clause.

Explanation.—In this clause,

(1)the expression "(i) the holding of any meeting at which intoxicating liquors are served; (ii) the issuing of any circular, placard or poster having reference to the election which does not bear the name and address of the printer and publisher thereof: (iii) any other practice which the State Government may by rule specify.

shall be deemed to be a corrupt practice.

(2) "Prohibited Act" shall mean canvassing for, or soliciting the vote of any elector, or persuading such elector not to vote at the election, or not to vote for any particular candidate; and exhibition of any notice or sign, other than an official notice, relating to the election by any person on the date of poll at any place of polling or any public or private place within one hundred meters of such place of polling.

(3) "Disorderly conduct shall mean use or operation of loud speaker and other voice amplifying or reproducing devices; or shouting or acting otherwise, in a manner disturbing the tranquillity and order at a place of polling or any public or private place within the periphery of such place of polling so as to cause annoyance to, or to interfere with, any person, visiting the place of polling or on election duty.

(4)"Misconduct" shall mean disobedience of the lawful directives of the Registrar or Chief Election Officer or any other person authorized by the Registrar or Chief Election Officer in regard to the Election and acts, designed to influence or disturb or actually influencing or disturbing any process of election at, or within the periphery of the place of election.".

31. Amendment of rule 64. — In rule 64 of the principal Rules, in sub rule (1)

(i) for the existing proviso,the following provisos shall be substituted, namely: —

"Provided that in the case of share certificate having a first member and a Joint member, only the member whose name stands first in the share

certificate i.e. first member shall be eligible to be nominated as candidate for the election to the Board of Directors:

Provided further that a Candidate shall not be deemed to be duly nominated for election from a constituency unless he deposits or causes to be deposited with the Returning Officer the nomination form fee along with the amount towards deposit from the candidate specified hereunder.

Sr. No.	Maximum area of operation of the society	Nomination Form Fee	Deposit for Candidate
(1)	5 municipal wards or 5 revenue villages	Rs. 500	Rs. 1000
(2)	Municipal area or 10 revenue villages	Rs. 1000	Rs. 5000
(3)	One Taluka	Rs. 1000	Rs. 5000
(4)	One District	Rs. 2000	Rs. 5000
(5)	State of Goa	Rs. 2000	Rs. 10000
(6)	Apex or Federal Society or Co-operative Bank	Rs. 3000	Rs. 10000

Provided further that in case of Women candidate or candidate from ST or SC Category, only 50% of the Nomination Form fee as specified under this rule shall be applicable:

Provided further that where a candidate has been nominated in more than one constituency or category of a society as the case may be, such candidate shall, after the publication of list of validly nominated candidates, withdraw all nominations, except in any one constituency or category as per hischoice before the expiry of time allowed for withdrawal of candidatures:

Provided further that if after the time allowed for withdrawal of nominations is over, any candidate fails to withdraw the application of his choice and continue as a contesting candidate in more than one constituency or category of a society, in such case all the nominations of such candidate shall be deemed to be rejected and the Returning officer shall publish a list of such deemed

rejected candidates and a final list of contesting candidates remaining after deemed rejection:

Provided further that no member shall be eligible to file his nomination form for contesting the election unless and until he givesdeclaration in writing specifying the category of members to which he belongs and also that he has not been debarred or disqualified under any of the provisions of the Act:

Provided also that a member shall be eligible to file maximum two sets of Nomination papers for each constituency for contesting any election to the Society and during scrutiny if his one Nomination Form is accepted as valid the other nomination form shall be set aside without taking up for scrutiny.".

32. Amendment of rule 69. — In rule 69 of the principal Rules, for sub-rule (6), the following sub-rule shall be substituted, namely: —

"(6) The Returning Officer shall endorse on each nomination paper his decision accepting or rejecting the same and, if the nomination paper is rejected, he shall record in writing a brief statement of his reason for rejection. Such rejection shall be communicated to the candidate in Form **"Election 4A"** on the same day in writing with the reasons thereof. The copy of such statement shall be sent invariably to the Chief Election Officer or to the Assistant Election Officer, as the case may be.".

33. Insertion of new rule 72A. — After rule 72 of the principal Rules, the following new rule shall be inserted, namely: —

"72A. Death of candidate before poll.— If a contesting candidate dies and a report of his death is received by the Returning Officer before the commencement of the poll, the Returning Officer shall, upon being satisfied of the fact of the death of candidate, countermand the poll and inform the Registrar or Chief Election Officer along with the proceedings with reference to the election, and the election shall be commenced in all respect, as if for a new election:

Provided that, no further nomination shall be necessary in the case of a person who was a contesting candidate at the time of the countermanding of the poll: Provided further that, no person who has given a notice of withdrawal of his candidature under rule 71 before the countermanding of the poll shall be

eligible for being nominated as a candidate for the election after such countermanding:

Provided also that, no fresh notice of withdrawal by the candidate whose nomination is accepted before the countermanding shall be accepted by the returning officer for the election after such countermanding.".

34. Substitution of rule 77.— For rule 77 of the principal Rules, the following rule shall be substituted, namely:—

"**77. Form of ballot paper.**—(1) Every ballot paper shall,—

(a) be in Form 'Election-10' and the names of candidates shall be arranged in the same order in which they appear in the final list of contesting candidates;

(b) Counterfoil shall bear the seal and initials of the Presiding Officer;

(2) Where two or more candidates bear the same name, they shall be distinguished by addition of their occupation or residence or in some other manner which should be determined by the Returning Officer.".

35. Amendment of rule 85. — In rule 85 of the principal rules, after sub-rule (2), the following sub-rules shall be inserted, namely: —

"(3) Voter arriving at the polling station, after expiry of polling time as mentioned in the election programme, shall not be allowed to vote.

(4) The voters already in queue at the time fixed for close of poll shall be allowed to vote after providing them with the number starting from the last voter standing in the queue.".

36. Amendment of rule 108. — In rule 108 of the principal rules, the expression "the co-operative authority," shall be omitted.

37. Substitution of rule 109. — For rule 109 of the principal Rules, the following rule shall be substituted, namely:—

"**109. Disposal of Election papers.**— (1)The packets referred to in rule 108shall be carefully preserved in box duly locked and sealed by the Returning Officer for a period of 60 days.

(2) The Returning Officer thereafter shall handover all such sealed/un-sealed records of the election to the office of the Chief Election Officer or

Assistant Election Officer, as the case may be, for its custody for the period of one year:

Provided that when any dispute or any directives to the contrary is given by the Co-operative Tribunal or any Court, such records shall be preserved till final disposal of the appeal or petition.

(3) All other records, except covered under sub-rule (2) shall be disposed/weeded out invariably after following the procedure prescribed for weeding of office records, after a period of 1 year from the date of declaration of result.".

38. Substitution of rule 111. —For rule 111 of the principal Rules, the following rule shall be substituted, namely: —

"111. Election procedure for 'A' category society.—Elections of the 'A' category societies under rule 52 shall be conducted in the following manner namely:—

(a)The Managing Committee of the society or the Administrator or the Committee of Administrator (hereinafter referred to as Managing Committee) shall prepare on or before 15th June in the year in which the election of such society is due to be held, a provisional voters list of all the members eligible to vote, as required under rule 54 and publish the same on the notice board of the society, upload on website of society(if any) and also publish on such other prominent places, within the area of operation, which are frequently visited by the members of the society for inviting claims and objections from the members.

(b) When the provisional voters list is published for inviting claims and objections, any omission or error in respect of the name or address or other particulars in the list may be brought to the notice of the managing committee in writing by any member of the society concerned, who is a voter or any representative authorized to vote on behalf of such society, during office hours, within 15 days from the date of publication of the provisional list of voters.

(c)The managing committee shall, after making preliminary enquiries as deemed necessary in this behalf, consider each claim or objection and give his decision thereon in writing to the persons concerned within 10 days from the

last date specified for receiving the claims and objections and such list shall be the final list of voters and same shall be published on all such places where the provisional list of voters was published.

(d)The society under 'A' category shall appoint in its general body meeting preceding the election, any person from amongst the following persons or authorities as Returning Officer or Authorized Person for conducting elections of the Board of Directors of the societies classified under proviso to sub-section (5) of section 66 of the Act.

(i) Chief Executive of the Society.
(ii)Secretary of the Society (Appointed / paid)
(iii) Any Chartered Accountant or certified Auditor from the Panel of Auditors.
(iv) Registrar's nominee from the Panel of Registrar's Nominees; or
(v) Any person eligible to be a Reconciliator as per these Rules.

(e)The Honorarium / Remuneration to the Returning Officer for conducting such election shall not exceed rupees six thousand only and the same shall be paid from the funds of the society concerned.

(f)The Returning Officer shall draw and declare a programme of various stages of election as required under sub-rule (1) of rule 61 and the procedure laid down under these rules for conducting the elections shall apply. Thereturning Officer shall ensure that the election programme is completed by 30th September of the election year.

(g)The names of elected members shall be announced by the Returning Officer no sooner the counting of votes is completed and such list of elected board of directors in prescribed form shall be displayed on the notice board of the society and a copy of the proceedings of the entire election process along with the election result in the prescribed form shall be submitted to the concerned Assistant Registrar/Unit Incharge of the Society.

(h)The election to the office bearers shall be conducted in accordance with rule 111A.

(i)After the result of election is declared, used and unused ballot papers along with other documents shall be maintained by the secretary of the concerned society and shall be retained in the custody of the society as per rule 109.

(j)If any vacancy is subsequently caused due to death, resignation, disqualification, retirement etc, the said vacancy shall be filled by co-option as provided under section 67 of the Act after obtaining willingness from the qualifying members or by election in the same manner prescribed herein above.".

39. Substitution of rule 111 A. —For rule 111A of the principle Rules, the following rule shall be substituted, namely: —

"111A:—Procedure of Election of Office Bearers:-(1) After the election to the Board of Directors of the society is held, the office bearers referred under section 66 of the Act shall be elected within thirty days from the date of declaration of result of election to Board of Directors. The election of office bearers shall be conducted by the Registrar or the person authorised by him and in the manner specified hereunder.

(2) The Registrar may within seven days from the declaration of result by an order authorize any officer to hold the election to the posts of office bearers of society.

(3) The authorised officer shall within ten days from the date of his authorisation issue a notice giving clear seven days' notice for convening a special meeting of the elected Board of Directors for holding elections to the post of office bearers, as specified in the bye-laws of the society.

(4) No other business except the election of office bearers shall be transacted at such special meeting.

(5) Such notice, shall state the place, time specified for collecting nomination papers, and the detailed election programme.

(6) Every notice issued underthis ruleshall, if practicable, be served personally by delivering or tendering it to the Director to whom it is addressed or if such Director is not found, by giving or tendering it to an adult member or servant of his family found at his usual place of residence. If there is no such Director to whom notice can be given or tendered, it shall be served by affixing it on the outer door or some other conspicuous part of the house in which the Director ordinarily resides. If none of the aforesaid mode of serving notice is feasible, the notice shall be affixed on some conspicuous part of the house in which the Director is known to have resided. The authorised officer may direct the chief

executive of the concerned society to serve the notice in accordance with these Rules.

(7) The Registrar or the person authorized by the Registrar shall draw and declare a programme of various stages of election, as indicated here below:

(1)	Details of posts and designation of office bearers as provided in Bye-laws of society.	
(2)	Time and Place of issuing and filing of nomination forms	Not later than 3 days from the date of issue of notice and at a place fixed by the Authorized Person
(3)	Time and Place of publication of list of nomination received.	Soon after close of time for filing nomination
(4)	Time and Place of scrutiny of nominations.	Within 10 minutes from the time of publication of list of nominations received.
(5)	Time and Place of publication of list of valid nominations.	Soon after the scrutiny is completed.
(6)	Time and Place by which candidate may withdraw nomination.	Within 10 minutes from the time of publication of list of valid nominations.
(7)	Time and Place at which the poll to be taken.	Soon after withdrawal of nomination.
(8)	Time and Place for counting of votes.	Soon after the polling is completed
(9)	Date of declaration of result	Soon after counting is completed

(8) Each candidate shall be nominated by a separate nomination paper inFORM-18 hereto.

(9) At any time after three days from the day of issue of notice an elected Director may collect blank nomination forms from the authorized person and may nominate another elected Director for the designated post of office bearer as specified in the Bye-laws of society.

(10) Each nomination shall be proposed and seconded by elected Directors. Provided that in case of a single nomination received for any post, the

consent of the candidate without any proposer or seconder would suffice and such nomination shall be accepted as valid.

(11) The candidate shall sign a declaration expressing his willingness to contest the election for the designated post of office bearer.

(12) All the information on the prescribed nomination form shall be filled and no information shall be left blank. The candidates shall also affix on the nomination form his latest photograph.

(13) Wherever it is not applicable it should be marked in bold letters "NOT APPLICABLE"

(14) The duly filled nomination forms shall be presented to the authorized person within the time fixed in the election programme.

(15) On presentation of any nomination paper, the authorized person shall sign thereon a certificate stating the date and time of presentation of the nomination paper and enter thereon its serial number.

(16) Any nomination paper which is received by the said officer after the time specified for receiving nomination in the election programme shall be rejected.

(17) The authorized person shall publish on the notice board at the place where the election is held the list of nominations received in FORM - 19.

(18) The Authorized person shall scrutinize the nomination papers and shall decide all objections which may be made to any nomination and accordingly pass an appropriate order in prescribed form either accepting the nomination or rejecting the nomination.

(19) In case of rejection of the nomination, the authorized person shall justify his decision in the order.

(20) A nomination of a candidate shall not be rejected on the grounds of any defect which is not of substantial character.

(21) The final list of contesting candidates shall be published on the notice board at the place where the election is held in FORM - 20.

(22) Any candidate may withdraw his candidature by a notice in FORM-21inhis writing subscribed by him and delivered to the authorized person at the time fixed for withdrawal in the election programme.

(23) Such notice may be given either by the candidate in person or through his proposer who has been authorized in this behalf in writing by the candidate

(24) No person who has given a notice of withdrawal of hiscandidature under above sub-rule shall be allowed to cancel the notice.

(25) The authorized person shall, on being satisfied as regards the genuineness of a notice of withdrawal and the identity of the person delivering it, read out to the members present at the said meeting the names of the persons who have withdrawn their candidature and

accordingly prepare final list of contesting candidates for office bearer in FORM-22.

(26) If after withdrawal of candidature, if any, there is only one candidate duly nominated, he shall be declared to have been duly elected as the designated officer bearer.

(27) When there is more than one candidate duly nominated, the members present at the meeting shall proceed to elect the officer bearer as the case may be, by secret ballot.

(28) The authorized person shall cause the ballot papers to be prepared in FORM-23.

(29) Names of the contesting candidates shall be arranged on the ballot paper in alphabetical order determined with reference to the surnames of the candidates having surnames.

(30) The particulars in the ballot paper and the alphabetical order to be followed shall be in English.

(31) The ballot paper shall be signed by the Presiding officer or the Authorized person and handed over to each member entitled to vote.

(32) Each member shall record his vote by making a cross (X) by ball pen against the name of the candidate for whom he wishes to vote, fold the ballot paper so as to conceal his vote and insert the folded ballot paper into the box with a slit kept for the purpose at the place of the meeting.

(33) The ballot paper shall not be signed by the voter nor be marked by him in any other way that would reveal his identity.

(34) A member who has inadvertently dealt with his ballot paper in such manner that it cannot be conveniently used as a ballot paper may, on returning it to the authorized person and on satisfying such authority of the inadvertence obtain another ballot paper, and the ballot paper so returned shall be marked "Spoil-cancelled" by the authorized person.

(35) All ballot papers cancelled shall be kept in a separate packet.

(36)If a voter is illiterate or, owing to blindness, is unable to put a cross on the ballot paper, the authorized person shall record the vote on the ballot paper in accordance with the wishes of the voter.

(37) The authorized person shall observe as much secrecy as is feasible.

(38) The authorized person upon completion of voting or after the time fixed for voting is over, shall open the box in the presence of the members present and count the votes.

(39) The authorized person may take assistance of such number of employees of the society or any other such officials as deem fit for completing the election process.

(40) The authorized person shall reject any ballot paper,—
(a) which is unmarked;
(b) which has crosses marked against more names than one;
(c) the marking on which is uncertain;
(d) which bears the signature or any mark or writing by which in his opinion the voter can be identified.

(41) Where two or more candidates are contesting, the candidate who secure the largest number of valid votes shall be declared elected and in case of equality of votes, the candidate shall be declared elected by draw of lots.

(42) The lots shall be drawn by the authorized person in the presence of all the persons present for the meeting.

(43)Immediately after completion of the election process, the election results of office bearer shall be declared in FORM-24.The proceeding of such meeting shall be submitted to the registrar within three working days from the date of declaration of such results.

(44) The election results of the office bearer shall be published in the Official gazette by the society within 10 days from the date of receipt of the result from the authorized person.

(45) All the documents related to the election of the office bearer conducted by the Registrar or the personauthorizedby him, shall be handed over within two days from the date of election, to the Unit in-charge of the concerned society.

(46) At any stage if due to death, illness or any reason beyond his control the authorized person is unable to perform his duties and proceed with the election process, the Registrar may replace the authorized person to continue the election process from the stage where his predecessor has stopped.

(47) The procedure laid down under sub-rule (1) shall mutatis mutandis applyin case of the election of office bearers of the societies mentioned in the proviso to sub-section (5) of section 66 of the Act and classified as 'A' category for election purpose under these rules:

Provided that all records for conducting such election shall be kept in the custody of the Chief Executive or the Secretary of the society as the case may be and the same shall be preserved and weeded out till such period and in such manner as provided under the Act and these rules:

Provided further that where the Registrar is satisfied that, having regard to the notified objects of the society or class of societies, or composition of

membership thereof, or proper management and the interest of the members, it is necessary in the public interest to hold elections to the board or office bearer of any society or class of societies specified under proviso to sub-section (5) to section 66, the Registrar may, notwithstanding anything contained in these rules, or bye-laws made thereunder, by general or special order, hold such election:

Provided alsothat the Registrar shall recover the expenses as per the scale of expenses notified for holding such elections from any society or class of societies.".

40. Insertion of new rule 112A. — After rule 112 of the principal Rules, the following rule shall be inserted, namely:—

"112A.Audit &Empanelment of Auditors.—(1)The Registrar as required under sub-section (2) of section 74 of the Act shall constitute a panel of auditors by publishing an advertisement in the Official Gazette and also on the departmental website, inviting applications in "Form M-1" from the eligible chartered accountants within the meaning of the Chartered Accountants Act, 1949 (Central Act no. 38 of 1949) and in "Form M-2" from the eligible Certified Auditors.

(2)Any Chartered Accountant registered with the Institute of Chartered Accountants of India and having valid certificate of practice and having an office located within the State of Goa shall be eligible to be empanelled as an Auditor.

(3)Any Government servant retired from service shall be eligible to be empanelled as a Certified Auditor, subject to the condition that he,—.

(a) shouldhold diploma in cooperation of the institute of repute or have working experience of atleast 10 years in co-operative audits;

(b) shouldbe a graduate in any discipline from a recognized University; and

(c) should be between the age group of 40 years to 70 years as on the date of empanelment.

(4)The panel of Chartered Accountants and Certified Auditors shall be notified by the Registrar in the Official Gazette and shall be valid for a period of 3 years from the date of publication of such Notification. TheRegistrar may accept new applications for empanelment or for making corrections in particulars or for deletion of names from panel at any time during the said

period of 3 years and any changes effected shall be notified from time to time in the Official Gazette. In case of any new names added to the panel, the validity of newly added auditors shall be from the date of such addition till the normal expiry of 3 years tenure of the entire panel, irrespective of date on which such new name was added. Such advertisement inviting new applications and for renewal of existing empanelled auditors shall be published once every three years by the Registrar before expiry of the 3 year term of existing panel, preferably in the month of April. The auditor willingto continue on the panel of auditor shall submit his application for renewal of his namein "Form M-3.".

(5)The Chartered Accountants and Certified Auditors shall submit to Registrar or upload on notified portal the application for new empanelment or renewal as the case may be in the prescribedformsalong with the fees specified here below:

Sr. No	Category	Fees	
		New enrolment	Renewal
(1)	Chartered Accountants	1000	500
(2)	Certified Auditors	800	400

(6)The Auditors empanelled shall be further classified as "A", "B" and "C" class of Auditors and shall be authorized to undertake the audits of societies in the manner stated herein below:—

Class of Auditor	Description of Auditor	Class of Societies permitted to be Audited
"A"	All empanelled Chartered Accountants	All the societies including Banks registered under the Act.
"B"	All in service Departmental Auditors not below the rank of Audit assistants.	All the Co-operative Societies registered under the Act, excluding Banks.
"C"	Certified Auditors	All Co-operative Housing Societies, Self Help Groups and PanivatapCoop. Societies registered under the Act.

(7) Whenever the general body meeting of any societypasses resolution for appointment of in service Departmental Auditor, the same shall be without mentioning name of any individual official of the Department. Upon receiving the extracts of general body resolution, the Unit Inchargeconcernedshall issue an Order appointing any Departmental Auditor not below the rank of Audit Assistant to conduct the audit of such society.

(8) On failure on the part of the society to get the audit completed within the stipulated time, the Registrar shall appoint the auditor under sub-section (4) of Section74 of the Act, either from the panel of Auditorsor any in service Departmental Auditorto conduct the Audit of defaulting society.

(9) The Registrar shall maintain the list of the empanelled auditors and renew it every three years subject to consent from the empanelled auditors in Form M-3 and on payment of renewal fees as specified in sub-rule(5).

(10) Except for the societies specified under sub-section (9) of section 74 of the Act, every society shall cause to be audited by an auditor appointed by the General Body or the Registrar, as the case may be, from the panel of auditors constituted by the Registrar under sub-section (2) of section 74 of the Act.

Provided that the auditor appointed by the Registrar under sub-section (4) of section 74, for the reasons to be recorded in writing, may be authorized to conduct the pending audit of a society for more than 2years

(11) The audit of the societies specified under sub-section (9) of section 74 shall be conducted by the society in the manner notified by Registrar.

(12) Whereany Society does not have the Chief Executive, in such casetheelectedorappointedSecretary or Chairman or the Administrator / Chairman of the appointed administrative committee or the liquidator, as the case may be, shall be deemed Chief Executive who shall be responsible to perform the duties of the Chief Executive as specified under sub-section (9) of section 74 of the Act.

(13) After every audit, the auditor or the chief executive as the case may be, shall submit to the concerned society and the Registrar an audited statement of accounts in Forms L1 to L12hereto, along with audit memorandum containing,—

(a) The schedules and accounts examined;

(b) The balance sheet as on date and profit and loss account for the period forwhich the accounts have been audited;

(c) In the case of the balance sheet, the state of affairsas at the end of the financial year or any other subsequent date up to which the accounts are made up and examined by him;

(d) In the case of the profit and loss account, the profit or loss for the financial year or the period covered by the audit, as the case may be;

(e) Whether in his opinion and to the best of his information and according to the explanation given to him, the said accounts give true and fair view;

(f) Whether the society has complied with all the statutory requirements and maintained all the records, books of accounts etc as required by the Act, these rules and the bye-laws of the society.

(g) Whether all the information required by the Act has been provided in the manner so required;

(h) Whether the balance sheet and profit and loss account examined by him are in agreement with the books of accounts and records of the society.

(i) Whether the auditor had obtained all the information and explanations which to the best ofhis knowledge and belief were necessary for the purpose of his audit;

(j) The audit under section74 shall in all cases extend back to the last date of the previous audit and shall be carried out upto the last date of the co-operative year immediately preceding the audit or where the Registrar so directs in the case of any particular society or class of societies, such other date as may be specified by the Registrar. The audit report shall be prepared separately for each financial year.

(14) The audit memorandum for submitting audit reports shall be in such form as may be notified by the Registrar and shall contain full particulars of,—

(i) Transactions which appear to be contrary to the provisions of the Act, the rules or the bye-laws of the society;
(ii) Sums which ought to have been but have not been brought into account by the society;
(iii) Material impropriety or irregularity in the expenditure or in the realization of moneys due to the society;

(iv) Money or property belonging to the society which appear to the auditor to be bad or doubtful debt; and
(v) Other matters specified by the Registrar in this behalf.

(15) The summary of audit memorandum as prepared by auditor or by the chief executive officer, as the case may be, shall be read out in a general meeting.

(16) The audit memorandum together with its accompaniments shall be open for inspection to any member of the society.

(17)The Registrar may direct that any portion of the audit memorandum which appears to him to be of objectionable nature or not justified by facts shall be expunged and the portion so expunged shall not form part of the audit memorandum.

(18) The Registrar mayspecify the form/s of the statements of accounts and information to be prepared for audit by the society.

(19) On completion of the statutory audit of resource societies, the auditor shall award an Audit classification in Form "M3(a)". The Registrar may by publishing notification in the Official Gazette from time to time lay down the criteria and procedure for awarding audit classification to societies including the societies classified under sub-section (9) of section 74registered under the Act.

(20) If during the course of audit of any society, the auditor or the chief executive, as the case may be, is satisfied that some books of accounts or other documents contain any incriminatory evidence against past or present officer or employee of the society, the auditor or the chief executive as the case may be, shall immediately report the matter to the Registrar and, with prior permission of the Registrar, may seize the books or documents and give a receipt thereof to the society.

(21)On receipt of Audit report from the Auditor or Chief Executive, the Assistant registrar of Co-operative Societies or the cooperative officer /concerned Unit Incharge, as the case may be, shall undertake the scrutiny of Audit report and statement of Accounts through concerned sub-unit in charge. The scrutiny of such audit report shall be completed within 60 days from the date of submission of audit report and a brief summary shall be submitted to the Registrar in such form as may be notified by Registrar.

(22) The unit Incharge shall bring to the notice of the Chief Executive Officer of the concerned society, Auditor concerned and the Registrar, any discrepancies or violations of Act or Rules noted upon scrutiny of Audit report. The unit incharge shall take action in accordance with Act and Rules in all cases of violations of legal provisions. The Chief Executive of the concerned society shall submit detailed action plan for defects noted/observed in the Audit report / Statement of Accounts.

(23) If it appears to the Registrar, on an application by a society or otherwise, that it is necessary or expedient to re-audit any accounts of the society, the Registrar may by order provide for such re-audit:

Provided that the decision whether to conduct such re-audit by the empanelled auditor or by the Chief Executive shall be taken by the Registrar and the cost of such re-audit if conducted by auditors on the panel shall be borne by the society or by the person at whose instance the re-audit has been conducted.

(24) Every society shall pay such audit fees payable to Auditor and the Government fees payable to the Government as may be fixed by the Registrar bya notification in the Official Gazette.

(25) In the event of detection of commission of any criminal offence relating to funds or property of the society, the Chief Executive shall immediately file aFirst Information Report before the appropriate police authority competent to investigate the offence. In cases where the Chief Executive is suspected to be involved in the commission of crime, the Assistant registrar of Co-operative Societies or the cooperative officer /concerned Unit in charge as the case may be shall file First Information Report before the appropriate police authority competent to investigate the offence.

(26) The society shall also file an application under section 82 of the Act for necessary action against the person on account of whose conduct the society has incurred loss and ensure that loss is recovered and society is indemnified from any loss.

Explanation
For the purposes of this Chapter, audit shall include annual or special audit and re-audit.

41. Substitution of rules 113, 114 and 114A. —For rules 113, 114 and 114Aof the principal Rules, the following rules shall be substituted, namely: —

"**113. Filing fees.—** (1) The filing fees to be paid while submitting the documents specified in section 81 of the Act shall be as follows, namely:—

The Society whose—

(a) Paid up capital is uptoRs. 1.00 lakh ..... Rs. 500/-

(b) Paid up capital exceeds Rs. 1.00 lakh

but does not exceed Rs. 5.00 lakhs ..... Rs. 1500/-

(c) Paid up capital exceeds Rs. 5.00 lakhs

but does not exceed Rs. 25.00 lakhs ..... Rs. 3000/-

(d) Paid up capital exceeding Rs. 25.00 lakhs ..... Rs. 3500/- .

(2) The late fees for the delay in submitting the documents specified in section 81 of the Act, shall be payable as under.

The late fee payable,—

(a) For delay in filing upto 6 months from due date, additional 10% of the fees prescribed shall be payable as late fees.

(b) For delay in filing above 6 months but below 12 months from due date, additional 20% of the fees prescribed shall be payable as late fees.

(c) For delay in filing above 12 months from due date, additional 30% of the fees prescribed shall be payable as late fees.

114. Levy of audit fees,Government fees, costs and expenses of Inquiry.— (1) (a) The Registrar shall levy fees payable by the society to the auditor and the Government fees payable to the Government consequent upon the conduct of audit or inquiry of their respective society at such rates which may be notified by Registrar. Such rates shall be revisedfrom time to time.

(b) The Registrar may, having regard to the financial condition of any society or class of societies, grant total or partial exemption to any society or class of societies from the payment of audit charges and/or Government fees for reasons to be recorded in writing.

(2) The societies under liquidation and societies of which audit is done by the Registrar under sub-section (4) of section 74 of the Act shall pay the audit fees at the same rate and in the same manner as notified under sub-rule (1)(a).

(3) The Registrarmay write off the audit fees and/or Government feesoutstanding by the societies under liquidation upon receipt of the final report on the financial position of the society or class of societies.

(4)The cost and expenses of special audit payable by the creditor under sub-section (2) of section 76 of the Act and the expenses of enquiry/inquiry payable under sub-section (6) of section 76A and sub-section (3) of section 77 of the Act shall not exceed Rs 50, 000/- in aggregate. Such audit and enquiry/inquiry fees shall be fixed by the Registrar on case to case basis.

(5) The total cost of such inquiryas specified under sub-rule (4) shall be paid to the Government or to the authorized officer as the case may be from the funds of the concerned society.

(6) All such fees and expenses if not paid within specified date, shall be recovered as arrears of land revenue.

114A. Procedure for conduct of enquiry/Inquiry. – (1)The person desiring to file application for conducting of an inquiry under sections 76A or 77 of the Act, shall file an application in Form M-4 and shall pay non-refundable processing fees of Rupees Five Thousand only in the Government Treasury by way of e-challan and enclose with his application in prescribed form the documentary evidence (e-challan/e-receipt) towards proof of payment of fees, failing which cognizance of such application shall not be taken. The processing fee once paid shall be non-refundable irrespective of whether application is allowed or rejected. The applicant shall also submitself-declaration in Form M-5 alongwith sufficient copies of the application with all enclosures for sending to all the Respondents.

(2) The details of all such applications received shall beentered in a register in Form M-6.The acknowledgement in Form M-7shall be issued upon receipt of such application.

(3) In case of any deficiency in the application received or if any further clarification is required from the applicant, the same shall be informed to the applicant in deficiency memo in Form M-8or seeking clarification in Form M-10 within 30 days from the date of receipt of application.

(4) In case the applicant fails to remove the defects or submit clarification and comply/clarify to the satisfaction of Registrar within given time, the

Registrar may issue an Order holding the application as deficient for reasons to be recorded in Form M-9.

(5) The Registrar, Deputy Registrar or any authorised person as the case may be, before issuing order for an enquiry/inquiry shall provide an opportunity to the society concerned of being heard by issuing a notice of hearing in Form M-11.

(6) The Registrar, Deputy Registrar or any authorised person as the case may be shall conduct the proceedings and after affording an opportunity of being heard to all the parties concerned, if satisfied that an enquiry is required to be instituted, may pass an appropriate order for holding a detailed enquiry/inquiry.

(7) The Registrar Deputy Registrar or any authorised person as the case may be shall issue an Order appointing any person mentioned herein belowas authorized Officer/person to conduct the enquiry/inquiry under section 76A and/or 77 of the Act as per terms of reference of enquiry/inquiry, namely;-

i) Any departmental auditor not below the rank of Senior Auditor;
ii) Any Chartered Accountant or Certified Auditor empanelled on panel of auditors under section 74 of the Act;
iii) Any Advocate/legal Practitioner empanelled on Panel of Registrar's Nominee;
iv) Any Reconciliatorempanelled on panel of Reconciliators; or
v) Any Architect/Certified Engineer/approved valuer.

(8)An order authorizing inquiry under section 76A or section 77 of the Act shall, contain the following:-

(a) the name of the person authorised to conduct the enquiry/inquiry;

(b) the name of the society whose affairs are to be inquired into or whose books are to be enquired/inquired and the time period to which the enquiry/inquiry relates. As far as practicable the time period for inquiry shall be covering a financial year or its multiples;

(c) the specific point, or terms of reference or points on which the inquiry is to be made, the period within which the inquiry is to be completed and timeline to submit report to the Registrar;

(d) theinitialamount towards the cost of inquiry to be paid by the society to the Government or to the authorised person as the case may be, which may be subsequently adjusted against the total cost determined of such inquiry as mentioned in the final order passed.

(e) any other matter relating to the inquiry .

(9)A copy of every order authorizing inquiry under section 76A or section 77 of the Act shall be sent to the federal society or societies to which the society, in respect of which the order is issued, is affiliated.

(10)If the inquiry cannot be completed within the time specified in the order, the person conducting the inquiry shall submit a report stating the reasons for the failure to complete the inquiry within the time specified in the order and the Registrar may hold/continue the inquiry himself or may entrust it to some other person as deemed fit, or may allow further time to complete the inquiry. The inquiry shall be completed within such period as laid down under the provisions of Act.

(11)On receipt of the order, the person authorised to conduct the inquiry shall proceed to examine the relevant books of accounts and other documents in possession of the society or any of its officers, agents or servants and obtain such information or explanation from any such officers, directors, agents or servants of the society in regard to the transaction and working of the society as he deems necessary for the conduct of such enquiry/inquiry.

(12) The person authorised to conduct the inquiry shall submit his report to the Registrar, on all the points mentioned in the order. The report shall contain his findings and the reasons thereof supported by such documentary or other evidence as recorded by him during the course of his inquiry. He shall also specify in his report the costs of the inquiry together with reasons and recommend to the Registrar the manner in which the entire costs or a part thereof may be apportioned amongst the parties as per provisions of the Act.

(13) The inquiry officer appointed shall specifically statein the reportthe quantum of misappropriation, mis-utilisation or any amount of deficiency, waste, etc. which have been caused by the gross negligence of board of directors or misconduct of any person in performance of his duties.

(14)The Registrar shall initiate proceedings as deemed fit under section 59 or such other provisions of Act and fix the responsibility against those found to

have acted detrimental to the interest of society after giving a reasonable opportunity of being heard to the person or persons concerned.

(15)The final cost of the inquiry as apportioned by the Registrar in the order shall be recovered from such person/persons at whose instance the enquiry/inquiry is conducted. The Registrar may also direct that such costs or any part thereof shall be paid from the funds of the society. The costs shall be recovered as arrears of land revenue without prejudice to other modes of recovery.".

43. Insertion of new rules 114B and 114C.— After rule 114A of the principal Rules, the following new rules shall be inserted, namely:—

"114B. Procedure for the conduct of inspections under section 76B.— The Registrar shall issue an order authorizing the unit in-charge or such other Officers not below the rank of Cooperative Officer for undertaking inspections of all cooperative credit societies or other cooperative societies engaged in credit business immediately after close of financial year by following procedure mentioned herebelow:-

(a) the order of inspection shall state the name of the society of which affairs and books of accounts are to be inspected.

(b) the inspection of credit societies shall be conducted and cover all the specific points as may be specified in the inspection memo which shall be in FORM M-12.

(c) The inspecting officer shall proceed to examine the relevant books of accounts and other documents in possession of the society or any of its officers, agents or servants and obtain such information or explanation from any such officers, directors, agents or servants of the society in regard to the transaction and working of the society as he deems necessary for the conduct of such inspection.

(d) the inspection shall be completed within such time as may be specified in the order.

(e) If the inspection cannot be completed within the time specified in the order referred to in clause (d), the inspecting officer shall report to the Registrar with reasons for not completing the inspection within the stipulated time. The Registrar after assessing the report and if satisfied that cause for delay was reasonable, may issue an order extending the time limit for the said inspection

and in such case the inspection shall be completed within such extended time limit and report submitted to Registrar. The Registrar may at any time for reasons to be recorded issue an Order withdrawing the Inspection Order issued to any Officer and may entrust it to some other Officer as deemed fit.

(f) On receipt of the order the person authorized to conduct the inspection shall proceed with the inspection on the same terms and conditions as specified in the order.

(g) The person authorized to conduct the inspection shall submit his report to the Registrar, in the inspection memo. The report shall contain his findings and the reasons thereof supported by such documentary or other evidence as recorded by him during the course of his inspection.

(h) On receipt of the report from the person authorized, if the Registrar is satisfied that the Board of Directors or Chief Executive or any other employee has committed any offence while discharging the duties, the Registrar shall direct the society to file First Information Reportand if it is against the existing Board of Directors or Chief Executive, the Registrar or the person authorized by Registrar shall file the First Information Report before the concerned Police authority competent to investigate and launch criminal prosecution.

(i) If the person authorized finds any commissions and/or omissions detrimental to the interest of the society or the members, he shall prepare special misappropriation and mis-utilization report, as the case may be, by fixing the responsibility against all those who are jointly and severally responsible for such commissions and/or omissions detrimental to the interest of the society or the members. The report shall also fix responsibilities on the concerned office bearers, directors or employees who are guilty of misappropriation, breach of trust or any other omission or commission, resulting in loss to the society to recover such sum of money equivalent to the loss caused to the society from every person responsible for causing such loss by filing a report under section 82 of the Act.

(j) On receipt of the report under above sub-rules, the Registrar or any other person authorized by him may make such further inquiry or may refer the matter to the Task Force For Credit Urban Societies constituted for analysing financial position and/or to suggest measures as it may deem necessary.

(k) On the completion of such inquiry or on receipt of report fromTAFCUS, wherever necessary, the Registrar or the person authorized by him shall issue a

notice to the person or persons concerned furnishing particulars of the acts of misapplication, retention, misfeasance or breach of trust and the extent of loss caused to the society for which concerned persons are personally liable to make good the loss suffered by the society and calling upon to submit a statement in defence within fifteen days of the date of issue of such notice.

(l) On receipt of the statements of defence or upon failure to furnish such statement within given time,the Registrar or the person authorized by him, if he is satisfied that there are reasonable grounds for holding the person or persons liable, the Registrar or the person authorized by him, shall conduct the proceedings and shall issue an Order under clause (a), (b), (c), (d) and (e) of section 76B of the Act within a period of 90 days from the date of completion of such inquiry.

(m) The persons concerned shall comply with the Order issued by Registrar within 30 days from the date of the order by making payment of the sum as directed in the Order and all other directions issued in the Order. Upon failure to comply with the Order within given time, the sum ordered shall be recoverable as if it were arrears of land revenue without prejudice to other modes of recovery.

(n) The Registrar or the person authorized by him may also provide in his order for the payment of the costs of the proceedings undertaken.

(o) Every order passed by the Registrar under this rule shall be executed in the same manner as a decree of the Civil Court under the Code of Civil Procedure, 1908 (V of 1908).

114C. Compliances for credit co-operative societies.- (1) All the co-operative credit societies and such other co-operative societies engaged in the business of credit shall submit detailed report as per the standards prescribed under section 76C of the Act, on the resource and utilization covering the resources available with society in share capital, reserve and other funds, deposits and borrowings, other liabilities, net surplus, non-performing assets,etc, and statement of utilization covering the details of amount utilized in loan and advances, statutory liquidity ratio, cash reserve ratio, fixed assets and other assets of the preceding months within first 5 days of the succeeding month. The said report shall be submitted in the prescribed Form M-13and may also be submitted in any other electronic mode available on e-cooperative management system.

(2) The Registrar or the person authorize, on receipt of the reports from various co-operative credit societies under sub-rule (1) above shall undertake detailed scrutiny of all these reports specifically on resource and utilization, within 30 days from the date of receipt and analyze the financial position in accordance with the prescribed standard parameters as prescribed under section 76C of the Act.

(3) If the credit society or societies which undertakes credit business are identified as ailing societies as specified under section 76C of the Act, the Registrar may by order direct the Deputy Registrar or any subordinate officer to enquire into the affairs of such ailing co-operative credit society as per sub-section (2) of section 76D of the Act.

(4) Where an order is made under sub-section (4) of section 76D and section 76E of the Act, the Assistant Registrar or the Unit In-charge as the case may beunder whose jurisdiction such ailing society is functioning or apex society specified in the order, shall prepare a scheme as per section 76F of the Act. The said scheme shall cover the entire business aspects of such ailing society covering all the presumptions and assumptions on the recovery mode of all the assets held by such society and suggest remedial measures like amalgamation, transfer, division or conversation of society or diversification of business after taking into account all the realizable value of assets. Such scheme shall not bear any liability on the part of the Government.

44. Amendment to rule 115. — For rule 115 of the principal Rules, the following rule shall be substituted, namely: —

"115. Reference of dispute.—(1)A reference of a dispute under sub-section (1) of section 83 of the Act shall be made to the Co-operative Tribunal in Form Nhereto and a reference of a dispute under sub-section (2) of section 83 of the Actshall be made to the RegistrarinForm N-1hereto. The disputant shall provide sufficient number of copies of prescribed form and all enclosures for service upon all Respondents.

(2)Upon receipt of the application in Form N the Co-operative Tribunal shall decide on its own procedure for hearing and final disposal of dispute.

(3) Every final decision of the tribunal on an election dispute filed under sub-section(1) of section 83 of the Act shall be published in the Official Gazette within 30 days from the date of the decision.

(4) Upon receipt of the application in Form N-1, the Registrar shall enter the details in the register of dispute to be maintained in Form N-2 andwherever

necessary, the Registrar may require the party referring the dispute to him to produce a certified copy of the relevant records on which the dispute is based and such other statements or records, as may be required by him, before proceeding with the consideration of such reference.

(5) No cognizance of any dispute filed before Registrar shall be taken unless the Disputant furnishes the documentary evidenceenclosed with the application i.e. self-attested copy of the e-receipt / e-challan towards payment of the requisite fees as prescribed undersub-rule (15) of this rule.

(6) Subject to the provisions of the above sub-rule, the Registrar shall within thirty days from the date of receipt of the complete application in Form N-1, shall complete the preliminary scrutiny of the same for completeness and in case any discrepancies/anomalies are noticed, he shall issue a deficiency memo in Form N-3 calling upon the disputant to comply with the same by removing the discrepancies/anomalies within 30 days.

(7) In case the disputant fails to comply with the direction issued in Form N-3 within thirty days, the Registrar may summarily reject the application by issuing an order in Form N-4.

(8) The disputant, whose application is summarily rejected by the Registrar under sub-rule (7), may within thirty days from the date of receipt of summary rejection order file a fresh application complying with directions issued in Form N-3.

(9) If such application is filed by complying deficiency memo within 30 days from date of summary rejection, the processing fees paid with the initial application shall be considered as valid and disputant shall not be required to again make the payment of the processing fees.

(10) If the disputant fails to file fresh application within such period of 30 days, the processing fees paid by the disputant initially shall stand forfeited in the favour of the Government. Any fresh dispute filed thereafter shall be treated as a new dispute application and prescribed fees shall be payable in the same manner as applicable to a new application.

(11) The Registrar upon scrutiny of the application in Form N-1 finds the same to be complete in all respect or after compliance to deficiency memo shall issue a notice for hearing in Form N-5 and decide the matter himself or may

refer to Registrars Nominee for deciding the matter on merits by issuing a notice in Form N-5.

(12) The Registrar Or the Registrar's Nominee as the case may be, shall conduct hearings and finally dispose the application by passing a speaking order in Form N-6 at the earliest possible and in any case within a period of one year from the date of receipt of complete application raising dispute.

(13) The parties to the dispute shall not seek frequent adjournments and not more than three adjournments shall be granted to each party to the dispute.

(14) Every final decision in Form N-6 shall be uploaded on the notified portal within 10 days from the date of pronouncement.

(15)The Registrar or Registrar's Nominee or Board of Nominees or any such person authorized by the Registrar by delegating his powers under section 123B of the Act to decide a dispute, subject to the provisions of section 82 and 83 of the Act, may take a dispute on file only if the application regarding reference for such dispute in prescribed Form is filed enclosing the documentary proof towards payment of fees payable under these rules by way of e-challan and e-receipt towards the payment at the following scales, namely :—

I. SCALES OF ARBITRATION FEES AND EXPENSES IN CONNECTION WITH APPLICATIONS/DISPUTES UNDER THE PROVISIONS OF ACT

PART - I

(a) Scale of fees for filing disputes / appealapplication [To be deposited in Government Treasury by way of e-Challan or any other notified mode]

Particulars	Amount of fees
(i) Simple money claims;—	
(a) When the amount of the claim in dispute does not exceed Rs. 50,000/-	Rs. 3000/-
(b) When such amount exceeds Rs. 50,000/- but does not exceed Rs. 1,00,000/-	Rs. 4000/-

(c) When such amount exceeds Rs. 1,00,000/- to 5,00,000/-, but does not exceed Rs 5,00,000/-	Rs. 7000/-
(d) When such amount exceeds Rs. 5,00,000/- but doesnot exceed Rs 50,00,000/-	Rs 10,000/-
(e) When such amount exceeds Rs. 50,00,000/- but does not exceed Rs 01 Crore.	Rs.15000/-
(f) For money claims above Rs.01 Crore.	Rs.20000/-

(b) Scale of fees for filing disputes other than (a) above

	Particulars	Amount of fees
a)	dispute touching the election	An amount of Rs. 1,000/- per case.
b)	dispute touching the constitution	An amount of Rs. 1,000/- per case.
c)	dispute touching the General meeting	An amount of Rs. 1,000/- per case.
d)	dispute touching the management or business of a society	Rs. 1,000/- per case.
e)	Application, appeal, review and revision applications presented under sections 8, 11, 22, 32, 82, 83, 90 and 114 (a)	Rs.2000/- per case.
f)	Processing Fee for respondent in respect of application, appeal, review and revision, application, etc., presented before the appellate authority under section 69, 76D and 76E.	Rs.2000/-per case.
g)	Any other dispute which is not covered above	Rs.2000/-per case

PART - II

II. (C) Additional arbitration fees payable to RCS Nominee or Board of Nomineesin connection with applications/disputes transferred or allowed to be filed directly before such Authorities under the provisions of Act.

(i) Scale of Fees structure payable:

	Particulars	Amount of fees
a)	For money claims uptoRs. 25,000/-	A flat rate of Rs. 2000/- per case
b)	For money claims above Rs. 25,000/- up to Rs. 1.00 lakh	A flat rate of Rs. 2500/- per case
c)	For money claims above Rs. 1.00 lakh up to Rs. 5.00 lakh	A flat rate of Rs. 5000/- per case
d)	For money claims above Rs. 5.00 lakh up to Rs. 10.00 lakh	A flat rate of Rs. 7500/- per case
e)	For money claims above Rs. 10.00 lakh up to Rs. 25.00 lakh	A flat rate of Rs. 10,000/- per case
f)	For money claims above Rs. 25.00 lakh up to Rs. 50.00 lakh	A flat rate of Rs. 12,500/- per case
g)	For money claims above Rs. 50.00 lakh up to Rs. 1.00crore	A flat rate of Rs. 15,000/- per case
h)	For money claims above Rs. 1.00 crore	A flat rate of Rs.20,000/- per case
i)	dispute touching the constitution	Fixed amount of Rs. 15,000/- per case.
j)	dispute touching the General meetings	Fixed amount of Rs. 15,000/- per case.
k)	dispute touching the management or business of a society	Fixed amount of Rs. 15,000/- per case.

(ii) Conditions of payment as per stages

The fees as laid down above shall be payable as per the progress of dispute and the stages of proceedings as laid herein under.

	Particulars of time of payment	Amount of fees payable
	If no steps have been taken by the Nominee or Board of Nominees after referral	No fees shall be payable
	After passing Order on whether dispute exists or not	Only 25% of theprescribedtotalfees
	Afteradmission of dispute, notice for hearing of dispute is issued and subsequently the dispute is settled between parties	Additional 50% of the prescribed total fees
	After hearings are held and final Award passed.	Balance 25% of the prescribed total fees.

Explanation: — For the purposes of this sub-rule, "simple money claim" means the claims of a society, the object clauses of which provide for sanction of credit to its members, based on loan bonds, promissory notes, admissions or acknowledgements; The question regarding the classification of a dispute for the purposes of this sub-rule shall be decided by the Registrar or the concern authority deciding the dispute, and the decision of the Registrar or the concern authority, as the case may be, shall be final.

(16) The Registrar's Nominee or Board of Nominee apart from the fees prescribed under above sub-rules shall be eligible for reimbursement of actual expensesincurred on typing and postage and other miscellaneous expenses upon submission of details of the same to concerned Society.

(17) The fee structure and all other terms and conditions laidunder these rules shallmutatis mutandis apply to the proceedings before any other Arbitrator/Arbitrators appointed by Registrar under the Act or Rules.

(18)The Credit Society desiring to appoint dedicated Registrar's Nominee under rule 116 shall, after assessment of pendency of loan recovery cases, call

applications/willingness from the advocates on the panel of Registrar's Nominee, for being authorized as dedicated Registrar's nominee of the society.

(19) On receipt of the application under above sub-rule, the society may recommend the name of the advocate of their choice to the Registrar of Co-operative Societies along copy of the resolution of the Board of Directors accepting the application of the particular Registrar's Nominee, requesting for issuing necessary orders authorizing the Registrar's nominee as dedicated Registrar's nominee of the society. The Registrar may by an Order issued in writing either appoint the concerned Registrars nominee or any other Registrar's Nominee from the panel as dedicated Nominee for the applicant Society.

(20) The Registrar may authorize such dedicated Registrar's Nominee to receive the cases referred directly to him by the society without routing through Registrar. When a purported dispute is referred by the Society, such dedicated Nominee shall first decide under sub-section (1) of section 86 of the Act whether the matter referred by Society involves a dispute and pass appropriate Orders under sub- section (1) of section 86 of the Act.Only upon such Nominee satisfying himself that there exists a dispute, shall proceed to adjudicate the same and pass Award. Such nominee shall abide by the terms and conditions set out by Registrar in order of appointment or as may be issued from time to time.

(21) The dedicated Registrar's Nominee for the society concerned shall be competent only to adjudicate disputes pertaining to simple money claims of the particular society for whichhe is appointed as dedicated nominee.

(22)The dedicated Registrar's Nominee for the society concerned before taking cognizance of the dispute/cases shall ensure that fees payable to the Government under these rules are duly paid by e-Challan in each case as per the fees structure prescribed under the rules and a self attested copy of e-receipt is enclosed with the dispute application.

(23)The Registrar's Nominee or Board of Nomineesauthorized under these rulestodecide the disputes shall be deemed to be public servants within the meaning of section 124 of the Act and shall be competent to issue certified copies of Award or any such document from the records and proceedings of

the case as may be sought by any of the parties to the dispute so long as the records and proceedings are in his possession.

(24)The Registrar's nominee or Board of Nomineesshallcomplete the hearings in the proceedings as expeditiously as possible and in any case within 3 months from the date of the first hearing. Provided that thehearings in the proceedings of claim exceeding Rs. 50 lakhs, may be completed within one year.

(25) The Registrar's Nominee or Board of Nomineeswhile deciding the cases shall follow the procedure as may be notified by Registrar.

(26)After the dispute is decided and the award passed under provisions of the Act, the Registrar's Nominee or Board of Nomineesshall handover therecords and proceedings file to the Registering Authority /concerned Assistant Registrar of Cooperative Societies or the Cooperative Officer who is Unit Incharge of the society for safe custody and record.

(27) The concerned Registering Authority /concerned Assistant Registrar of Cooperative Societies or the Cooperative Officer who is Unit Incharge of the society shall be liable and responsible forthe custody of all such records and proceedings submitted by Registrar's Nominee or Board of Nomineesas their office records and issue certified copies of the award or any such document in the file, if applied by any of the parties to the dispute.

(28)The performance of dedicatedRegistrar's Nominee authorized under these rules shall be timely reviewed by the Board of Directors of the society and submit a report with their observations to the Registrar in such format as may be notified by Registrar.

(29)The award passed by the Registrar's Nomineeor Board of Nominees shall state item wise, the amount to be recovered from the borrower and the reasons upon which it is based. The exact amount payable in consequence of such award shall be expressly stated in the award so as to facilitate issuance of demand Notice in "FORM OO.".

45. Substitution ofrule 116. — Forrule 116 of the principal Rules, the following rule shall be substituted, namely: —

"116.Appointment of Registrar's Nominee or board of Nominees. – (1) The Registrar shall by publishing advertisement in the Official Gazette invite

applications from eligible candidates for their appointment as Registrar's Nominee on the panel for a period of 3 years.

(2) The practicing Advocate shall be eligible to be appointed as Registrar's Nominee subject to fulfilment of following eligibility criteria;-

(a) he should be a citizen of India;

(b) he should have valid Sanad for practising as an Advocate before the High Court of Bombay, at Goa;

(c) he should have a permanent office in the State of Goa.

(3) The notice inviting the applications for appointment and/or renewalofappointment as Registrars Nominee shall also be published in the official website of the Department.

(4) Every application for appointment of Registrar's Nominee shall be in Form as may be notified and shall be accompanied with processing fees as under;-

Sr. No	Category	Application Fees	
		New enrolment	Renewal
1	Registrar's Nominee	1000	500

(5) Upon scrutiny of all applications received, the Registrar may reject any application for reasons to be recorded in writing. In case, the applicant is found to be eligible, the Registrar may issue an Order appointing the applicant as Registrar's Nominee for a period of 3 years and every such order issued shall be published in the Official Gazette.

(6) The panel of Registrar's Nominees shall be notified by the Registrar in the Official Gazette and shall be valid for a period of 3 years from the date of publication of such Notification. The Registrar may accept new applications for empanelment/appointment or for making corrections in particular or for deletion of names from panel at any time during the said period of 3 years and any changes effected shall be notified from time to time in the Official Gazette. In case of any new names added to the panel, the validity of newly added Registrar's Nomineeshallbe from the date of such addition till the normal expiry of 3 years tenure of the entire panel, irrespective of date on which such new name was added. Such advertisement inviting new

applications and for renewal of existing empanelled Registrar's Nominees shall be published once every three years by the Registrar before expiry of the 3-year term of existing panel, preferably in the month of October.

(7) The Registrar on an application from a society, may by an Order published in the Official Gazette appoint any Registrar's Nominee from the panel constitutedas a dedicated Registrar's Nominee for that Society and authorize him to receive the disputes relating to simple money claims and the disputes involving the recovery of money due to the society from members directly from said Society without routing through the office of Registrar for admission, adjudication and decision.".

46.Amendmentofrule 124. — In rule 124 of the principal Rules, after sub-rule (23), the following sub-rule shall be inserted, namely:—

"(24) In the cases where the Officer of the Society is delegated the powers of sales and recovery Officer under the Act,thedelegation of powers shall be subject to following conditions, namely:—

(a) The Sales Officer so appointed shall work under the supervision and guidance of the Assistant Registrar incharge of Arbitration and execution work in respect of said Society.

(b) The Officer of the Society while exercising delegated powers and discharging the duties under Act and Rules as Sale cum Recovery Officer shall be deemed to be a public servant within the meaning of section 124 of the Act.

(c) The Officer of the Society while exercising delegated powers and discharging the duties under Act and Rules shall follow due procedure as prescribed under the Act and Rules for execution ofDecrees and maintain records as per the instructions issued by Registrar from time to time.

(d) In cases where, the period of delegation of powers to such Officer expires and is not further extended or the delegation of powers made to such officer is withdrawn before expiry of its period by the Registrar, the society shall immediately notify such facts to all the borrowers in respect of whom the proceedings are pending before such Officer.

(e) The Society shall maintain a proper record of all the proceedings and the final decisions given by the Sales Recovery Officer in such format as may be notified by Registrar and ensure time bound action for recovering all sums due to Society. This data may also be maintained in an electronic form and uploaded by the Society on its website (if any).

(f) The society shall submit such reports to the Registrar indicating the details of the cases filed, cases disposed, cases pending, and details of amount recoveredand such other details as may be required by the Registrar from time to time.

(g)The Sale recovery Officer, while exercising delegated powers shall not use any such expression on the letter head which has reference to the Government and shall not use the Government logo or seal, but shall use the letter head and seal of concerned Society and mention clearly there on the number and date of Order issued by Registrar delegating powers and the date till which such delegation is in force.

(h)Such Officer,while functioning as sales cum Recovery officer may useon the letter head of the concerned Society, the expression "Before the Sales cum Recovery Officer of the _____Co-operative Credit Society Ltd. duly authorized by the Registrar vide delegation of powers Order no._____ dated _____ valid till _____"."

47. Substitution ofrule 133. — For rule 133 of the principal Rules, the following rule shall be substituted, namely: —

"133. Fees for sub-letting of plot or dwelling unit. —(1) A member of a co-ownership or co-partnership housing society who has been given consent under section 107 of the Act for parting possession of his plot of land or dwelling unit or commercial unit, shall pay every month to the society a sub-letting fee.

(2) The society shall fix the amount of sub-letting fee payable by adopting a resolution at its Board of Directors meeting. Such sub-letting fee shall be at the rate of minimum 1% to maximum 5% of the rent/licence fees/compensation/amount by whatever name called received by member from his licensee/lessee/tenant towards sub-letting of said unit;

Provided that no such fees shall be paid if possession of such plot or dwelling unit is parted with by a member, to any member of his family as defined in 'Explanation' under section 6 of the Act.

(3)The sub-letting fee payable under this rule shall be in addition to the user charges required to be paid by a member to housing society towards recurring amount payable by a member to the Society towards use of the common amenities/facilities like cleaning of common areas, provision of electricity, water, sewerage, garbage collection and disposal, services like engaging security personnel, swimming pool, gymnasium, elevators, power generators or any other amenity/facility provided by the housing society to its members.".

48. Substitution ofrule 134. — For rule 134 of the principal Rules, the following rule shall be substituted, namely: —

"134.Fees and premium for transfer of shares or interest of the member. -

(1) A member whose application for transfer of shares and occupancy right in the plot of land or housing unit where the landed property is owned by the Co-ownership or Co-partnership housingsociety is accepted by the society, shall pay ;-

(a) fixed transfer fees of Rs. 2,000/- to the housing society; and

(b)an amount of premium to the housing Society at the rate of 4 % of the market value of the plot of land or dwelling unit or commercial unit as on the date of effecting transfer of share/interest; and

(c) an amount of transfer fee to the Governmentat the rate of 4 % of the market value of the plot of land or dwelling unit or commercial unit as on the date of effecting transfer of share/interest. This amount shall be paid by the concerned member directly into the Government Treasury by e-challan and proof of payment (e-receipt) shall be submitted to Society with transfer application. A copy of the transfer application and e-receipt shall also be submitted to registering authority of the Society by the applicant member.

(2) No such premium to the society and the transfer fees to the Government shall be payable in the case of a intervivos transfer to a member of a family as defined in 'Explanation' to section 6 of the Act.

(3) No such premium to the Society and the transfer fees to the Government shall be payable in the case of a transfer on death of a member by succession.

(4) Any transfer of share or interest of the member approved by the Society in contravention of this rule and without payment of transfer fee in the Government Treasury by way of challan shall be ab-initio null and void.

(5) In the event of Society affecting any such transfer of share/interest without depositing of the transfer fees in Government Treasury, the amount due to the Government shall be recovered from the society as an arrears of Land Revenue, without prejudice to other modes of recovery.

(6) The above provisions shall apply only where the housing Society is the lawful owner of the immoveable property and is allowing the occupancy and possessory rights to its members.

(7) The amount of transfer fees and the amount of premium received by the housing Society shall be credited by the Society to its reserve Fund.".

49. Substitution ofrule 135. —For rule 135 of the principal Rules, the following rule shall be substituted, namely: —

"135. Contribution for repairs, maintenance expenses of building and user charges for providing amenities. —(1) A member of co-operative housing society shall pay monthly contribution towards repairs, maintenance expenses of buildingto the society to be calculated at the rate per square meter of the built up area/super built area of each unit as provided in the bye laws of the society.

(2) A member of co-operative housing society shall also pay monthly user chargestowards recurring amount towards use ofthe common amenities/facilities like cleaning of common areas, provision of electricity, water, sewerage, garbage collection and disposal, services like engaging security personnel, swimming pool, gymnasium, elevators, power generators or any other amenity/facility provided by the housing society to its membersto the society. Such User charges shall be calculated at the rate per square meter of the built up area/super built area of each unit as provided in the bye laws of the society.

(3) The rates under sub-rule(1) and (2) shall be as provided in the bye-laws of the Society taking into consideration the basic common amenities and services provided by the society and the actual expenditure incurred by the society.

(4) The Society shall recover only 50% of monthly User charges from members who, by giving advance notice to the Society keep their Units closed

for a continuous period of 3 months or more and are not actually availing benefit of common amenities provided by Society due to non-occupation of the unit.

(5) In case of unsold units, it shall be the responsibility of the builder/developer who owns the unsold units for the time being to pay the contribution.".

50. Insertion of new rules 136A to 136D.— After rule 136 of the principal Rules, the following new rules shall be inserted, namely:—

" **136A. Panel of Reconciliators. —** (1)The Panel of Reconciliators referred under section 113A of the Act shall consist of the following:-

(a) Any practicing Chartered Accountantor any Chartered Accountant Firms within the meaning of Chartered Accountant Act, 1949(central Act, 38 of 1949), and having valid membership of the Institute of Chartered Accountants of India having its registered address within State of Goa;

(b) Any Advocateor a firm of Advocates having valid sanad for practising as an Advocate under the Advocates Act, 1961 (Central Act 25 of 1961) having its registered address within State of Goa;

(c) Any Ex-office Bearer of any Co-operative Society registered in Goa who have held the office of such institution for a total cumulative period of atleast 10 years;

(d) Any Retired Gazetted Officer from Central or StateGovernment service;

(e) Any retired Officer from any All-India Services;

(f) Any retired Officer from the Department of Co-operation, Government of Goa who has rendered minimum 10 years service in post not below the rank of Junior Auditor;

(g) Any Certified Auditor on the valid panel of Auditors notified by the Registrar;

(h) Any retired Officer of a Nationalized Bank or a State Cooperative Bank who is resident within the State of Goa.

(i) Any practising Architect, Civil Engineer duly registered with competent authority and residing in the state of Goa or having office address in the state of Goa;

(j) Such other categories of persons as may be notified by the Registrar.

(2)It shall be mandatory for every class of cooperative housing society as classified under sub-rule (7) of rule 8 to choose and appoint one or more Reconciliators within 60 days from the date of coming into force of these Rules.

(3) The appointed Reconciliator shall decide all the disputesas per section 113A of the Act.

(4)In case of all housing societies, no dispute/Complaint of whatsoever nature shall be entertained or filed before any authority under the Act, without first exhausting the remedy of filing such dispute/complaint before the Reconciliator under section 113A of the Act.

136B.Request for Reconciliation. —(1) Any person desirous to file a complaint for Reconciliation shall submit his request in writingtothe Reconciliatorstating therein details of his membership of Society, all the facts leading to dispute, date of cause of action and all other details relevant to the issue. The complainant shall verify on Oath the contents of complaint. No complaint shall be entertained by the Reconciliator unless the same is submitted in person by the complainant or his duly authorized agent or is forwarded by the Society to Reconciliator.

(2) The written dispute/complaint shall contain the following information;-

(a) name in full, description, contact details and address of each of the parties, other details including e-mail addresses, if any;

(b) a brief description of the nature and circumstances of the dispute giving rise to filing of complaint;

(c) Statement of the reliefs sought including an indication of any amount claimed along with supporting documents and witnesses, if any;

(d) thepreciseissues to be adjudicated by Reconciliator;

(e) Statements as to the applicability of provisions of Act/Rules or bye-laws of society, or trade usages, existing practices, etc. applicable to the transactions if any,

(f) theOrders of anyCourt or Authority, if any, passed in similar cases.

136C. Cost of hearingand payment of fees.—(1)The person/member desirous of filing a Complaint/dispute before a Reconciliatorunder section

113A of the Act shall submit his written complaint along with a fixed application fees of Rs. 1000/- in the form of a Pay Order or Demand draft payable to the Society. The complaint along with all enclosures and application fees shall be presented to Chief Executive Officer of the Society or the office bearers of society.

(2) On receipt of such a complaint by the Chief Executive of the Society or the office bearers of society, an acknowledgment towards same shall be given on the copy of such complaint or in the form of a receipt on the letterhead of society. The Society shall credit the application fee to its funds and issue a receipt towards the same to the Complainant.

(3)The society shall enter the details of complaint in a register of complaints to be maintained for all such complaints filed under section 113A of the Act and forthwith forward it to the Reconciliator for holding proceedings in accordance with section 113A of the Act.

(4) In case the Chief Executive Officerof the Society or the office bearers of societyfails to take prompt action as given under above sub-rules, the concerned complainant shall directly approach the Reconciliator and submit the complaint directly to reconciliator instead of submitting to the Chief Executive of the Society or the office bearers of society as stated in above sub-rules and in such case the Reconciliator shall himself carry out the procedure as stated in these rules and decide the complaint.

(5) The society shall make a payment of fixed remuneration to reconciliator at the rate of Rs. 5, 000/- per complaint from the society funds.

(6) The Reconciliator in his final order disposing the complaint in accordance with Actshall state the manner and share in which the cost of reconciliation is to be apportioned between the complainant and the society recording the reasons for arriving at such apportionment between the parties.

136D. Appeals against decision under section 113A of Act.— (1)Anyperson aggrieved with the decision of the Reconciliator may file a first appeal under sub-section (7) of Section 113A of the Act before the Assistant Registrar or Cooperative Officer who is the Unit Incharge of

concerned housing society within 30 days from the date of passing the order by the Reconciliator:

Provided that the Assistant Registrar or Cooperative Officer may admit an Appeal after expiry of the period of 30 days if the applicant shows sufficient cause for not preferring the appeal within such period.

(2) The Unit Incharge, after hearing both the parties shall decide the first appeal within a period of 6 months from the date of filing of such first appeal.

(3) Any person who, does not receive any order on his first appeal filed before the unit incharge under above sub-rules within the time specified therein or is aggrieved by the Order passed by the Unit Incharge on such first appeal, may within a period of 60 days from the date of such order, prefer a second appeal under sub-section (7) of Section 113A of the Act before the Co-operative Tribunal.".

51. Insertion of new Forms and Substitution of existing Forms.—

1. For existing FORM "A" {application for Registration of Society under Rule 4(1)}, shall be substituted with FORM "A" appended to these rules.
2. For existing FORM "B", {Register of applications for registration received in the Office of the Registrar/Assistant Registrar under Rule (1)}, shall be substituted with FORM "B"appended to these rules.
3. New FORM "GG",{Application for filing an appeal under section 32 before the Asstt. Registrar under Rule 27A}, is inserted after FORM"G" and appended to these rules.
4. For existing FORM "H", {Register of member under Rule 29 (1)}, shall be substituted with FORM "H"appended to these rules.
5. For existing FORM "I", {list of members under Rule 29(2)}, shall be substituted with FORM "I"appended to these rules.
6. For existing FORM " ELECTION1", {Register showing the names and other particulars of the societies under section 66 (1) of the Act to be maintained by the Registrar under Rule 52(h)}, shall be substituted with FORM "ELECTION1"appended to these rules.
7. For existing FORM "ELECTION2", {on report to be submitted to the Registrar by the Chief Executive of the Society under section 66 (1) of

the Act on or before 30th September of the preceding calendar year in which the term of the office of the Board of Directors expires under Rule 52(i)}, shall be substituted with FORM "ELECTION2"appended to these rules.

8. For existing FORM " ELECTION 4", {on submission of nomination paper under Rule 64(2)}, shall be substituted with FORM "ELECTION 4"appended to these rules.

9. New FORM "18",{nomination form for election of office bearer under Rule111A}, is inserted after FORM"17" and appended to these rules.

10. New FORM "19"{List of the nomination received for the election of Office Bearer of societyunder Rule111A}, is inserted after FORM"18" and appended to these rules.

11. New FORM "20"{valid list of contesting candidate for the election of office bearer of the society under Rule 111A}, is inserted after FORM"19" and appended to these rules.

12. New FORM "21"{notice for withdrawal for the election of office bearer of the society under Rule 111A}, is inserted after FORM"20" and appended to these rules.

13. New FORM "22"{Final list of contesting candidates for the election of Office Bearer of the Societyunder Rule 111A}, is inserted after FORM"21" and appended to these rules.

14. New FORM "23"{BALLOT PAPER for the election of Office Bearer of the Society under Rule 111A}, is inserted after FORM"22"and appended to these rules.

15. New FORM "24"{Declaration of Result for the election of Office Bearer of the Societyunder Rule111A}, is inserted after FORM"23"and appended to these rules.

16. For existing FORM " L 1, L 2, L 3, and L 4", {on submission of statements of accounts under Rule 50(1)}, shall be substituted with FORM "L 1" and after "Form L 1" , "Form L 2, L 3(a), L 3(b), L 3(c), L 3(d), L 3(e), L 3(f), L 4, L 5, L 6(a), L 6(b), L 6(c)(i), L 6(c)(ii), L 7(a), L 7(b), L 7(c), L 7(d), L 7(e), L 8(a), L 8(b), L 9(a), L 9(b), L 10(a)(i), L 10(a)(ii), L 10(b), L 10(c), L 11(a), L 11(b), L 12(a), L 12 (b) and L 12(c)" are inserted {for submission of statement of accounts for various Coop. Societies classified under Rule 8} and appended to these rules.

17. New FORM "M-1"{Application for appointment /enrolment of chartered accountant on the panel of auditor under Rule 112,A} is inserted after FORM"M" and appended to these rules

18. New FORM "M-2"{Application for appointment /enrolment of retired government officer/official under Rule 112,A} is inserted after FORM"M-1" and appended to these rules.

19. New FORM "M-3"{for conveying willingness to enrol name on the Panel of Auditors under Rule 112,A} is inserted after FORM"M-2" and appended to these rules.

20. New FORM "M-3(a)"{Norms for audit classification under Rule 112,A} is inserted after FORM"M-3" and appended to these rules.

21. New FORM "M-4"{for submitting application for conducting enquiry/inquiry Before the registrar under Rule 114A}, is inserted after FORM"M-3(a)" and appended to these rules.

22. New FORM "M-5"{for Self Declaration before the Registrar under Rule 114A}, is inserted after FORM"M-4" and appended to these rules.

23. New FORM "M-6"{for Register of complaints on enquiry/inquiry under Rule114A}, is inserted after FORM"M-5" and appended to these rules.

24. New FORM "M-7"{for Acknowledgement of Complaint on enquiry/inquiry under Rule 114A}, is inserted after FORM"M-6" and appended to these rules.

25. New FORM "M-8"{for seeking clarification on rectification of defects under Rule114A}, is inserted after FORM"M-7" and appended to these rules.

26. New FORM "M-9"{for rejection of complaint under Rule114A}, is inserted after FORM"M-8" and appended to these rules.

27. New FORM "M-10"{for seeking additional clarification under Rule114A}, is inserted after FORM"M-9" and appended to these rules.

28. New FORM "M-11"{Notice for giving opportunity to all the parties connected for enquiry/inquiryunder Rule 114A}, is inserted after FORM"M-10" and appended to these rules.

29. New FORM "M-12"{Inspection memo for urban credit and credit cooperative societies under Rule 114B}, is inserted after FORM"M-11"and appended to these rules.

30. New FORM "M-13"{Declaration of financial parameters as required under Rule 76c(2) of the act under Rule 114C}, is inserted after FORM"M-12"and appended to these rules.

31. For existing FORM "N", {Application for reference of a dispute before the Registrar under Rule 115A}, shall be substituted with FORM "N" {for reference of dispute before the Coop. Tribunal}and appended to these rules.

32. New FORM "N-1"{for reference of a dispute before the Registrar under Rule115A}, is inserted after FORM"N" and appended to these rules.

33. New FORM "N-2"{for Register of Dispute under Rule 115A}, is inserted after FORM"N-1" and appended to these rules.

34. New FORM "N-3"{for Deficiency Memo under Rule115A}, is inserted after FORM"N-2" and appended to these rules.

35. New FORM "N-4"{for Summary Rejection Order under Rule115A}, is inserted after FORM"N-3" and appended to these rules.

36. New FORM "N-5"{Notice for Hearing under Rule115A}, is inserted after FORM"N-4" and appended to these rules.

37. New FORM "N-6"{for Judgement Order under Rule115A}, is inserted after FORM"N-5" and appended to these rules.

38. New FORM "OO"{for Demand Notice under Rule 124}, is inserted after FORM"O" and appended to these rules.

FORM "A"

[See rule 4(1)]

Application for Registration of Society

Affix Recent Passport Size photograph of Chief Promoter should sign. across the photograph and application

(Photo Size ……Jpg)

The Registrar/Assistant Registrar,

Co-operative Societies,

.....

.....

.....Goa.

Part –A

Place ▽

Date ▽

(i) Register email of the society

(ii) Register Mobile number

Note-
Informationsubmittedaboveissubjecttoonlineverificationbeforeproceedingtofillup Part-B.Authorisedsignatoryfilingtheapplicationshall providehismobilenumberandemailaddress.

Part –B

Sir/Madam

The ……,society under section 7 of the Goa Co-operative Societies, Act 2001 (Goa Act 36 of 2001) furnish herewith following details –

Add furnish details of similar type…. Keep optional

1. State — Goa

2. *Name of the proposed Society

1st Choice
2nd Choice
3rd Choice
4th Choice
5th Choice

Note :- *(Refer section 6 subsection (4) of the Act for selecting\the name of the society)*

3. Address of the proposed society:

(a) Head Office		-
(b) Select District		drop down North/South Goa
(c) Select Taluka		Select from auto populatedtalukas
(d) Select Revenue Village		Select from auto populated villages
(e) Name of the Village		to be auto populated
Panchayat / Municipality		

4. Detail address of the Head Quarters of the proposed societies .....

(Ownership/Rented/Lease/Rented free of rent)

Detail address :	H. No.
	Floor
	Name of the building
	Locality
	Nearest land Mark
	Street / Road
	Address Line 1…
	2…
	District……. State…..
	PINCODE……*(Auto populated)*

Part –C

Upload scanned copy	Mandatory Documents (,,,,,,,,mb)
Sr. No	(autogenerated)
Sub Division	(drop only)
Revenue Village	Ground Floor,
area of land …..sq. mts.	Ground First,Ground Second
details of storey,	……..Ground+Seven.

Others –

Built up area_____ sq. mtrs of property

Market value of the property_____

Date of purchase auto calendar

Lease hold Name of the owner

Rented

Upload scanned copy

Name of the owner

Term of the lease _____ yrs _____month

Monthly Rent

Belong to……Government…… Quasi Govt……Others

Part –D

1	Area of operation	State of Goa (Dropdown) District ------ Taluka -------

Note :Incase of ... ... Immovable property (more than one talukaalso should be permitted).

2	Classification of the society	As per Rules Sub – Classification
3	Objective of the society.	
4	General Information	

Details of members

Chief Promoter/ Other Promotee Member	PAN	Aadhar	Mobile	Email ID	Sex (Male/Female /others)	Age	National ity
Profession	Employed Government Semi/self employed			Place of Residence (Restrict to Revenue village)		SC/S T/OB C/U R	

Note :Information of all promoter members to be furnished compulsorily.

Scheme to be uploaded ---- as per classification /sub – classification (Project report – feasibility and viability) (,,,,,,,Kb)
Number of members likely to be benefitted by the proposed society

**(b) Details of other co-operative societies, if any, of the same class or doing similar type of business, functioning in the area of operation of the proposed society.

If so, specify the need for the proposed society.

We declare that the information given above including that in the enclosures are correct to the best of our knowledge.

ENCLOSURES:—

(1) A xerox copy of this Application in Form "A".

(2) Two copies of the proposed bye-laws signed by the promoters as required under section 7 of the Act.

(3) A scheme showing the details as to how the working of the society will be economically sound

***(4) A letter of concurrence from the competent authority/authorities for carrying out the business activity as per the scheme.

(5) A copy of the Resolution of the promoters appointing and authorising the Chief Promoter for the purpose of registration.

N.B.:- (1) In the case of a representative of society, a copy of the resolution of the committee of the society authorising him to sign on its behalf, this application and bye-laws should be enclosed with this application.

(2) In the case of a corporate body, representative status of the signatory on behalf of the corporate body should be indicated.

(3) The expression "Member of family" means wife, husband, father, mother, unmarried son and unmarried daughter.

(4) A receipt / challan or record showing payment details of fees specified by the Registrar for Registration of society.

Sent by Registered Post and or online mode on...../Delivered in person by ..... in the office of Registrar/Asst. Registrar ..... on .....

.....

Signature and full name of
Chief Promoter / Authorized
Signatory

* The name of the society shall not have any reference to any caste or religious denomination.

** Not applicable to Co-operative Housing Society.

*** In case such, N.O.C. is required under any other Act for undertaking such business.

FORM "B"

[*See* rule 5(1)]

Register of applications for registration received in the Office of the Registrar/Assistant Registrar

Serial No.	Name of the proposed society	Head Quarters/Town, Village/ Panchayat/ Municipality, Taluka & District	Full name, Postal address and Phone number of Chief Promoter	Whether application received online/offline with date of Submission/ uploading	Date of acknowledgement
1.	2.	3.	4.	5.	6.

date on which additional information, if any, received	If reverted online/offline, the date on which reverted	Date on which revised information is provided/uploaded	No. and date of order under which registration refused, if any,	No. and date of registration certificate issued	Initials of registering authority	Remarks
7.	8.	9.	10.	11.	12.	13.

Signature of the Registrar / Dy. Registrar/ Assistant Registrar / Co-operative Officer/Special Auditor
(Unit In-charge)

FORM "GG"

(*See* rule 27)

Application for filing an appeal under section 32 before the Asstt. Registrar

BEFORE THE ASSTT. REGISTRAR

(1) Name and address - Appellant

Versus

(2) Name and address - Opponent

Sr. No	Date of application	document sought	Date on which 30 days lapsed	Relief sought/ prayers
(1)	(2)	(3)	(4)	(5)
		a) Bye-laws b) Last 3 years audited annual financial statements c) Audit reports d) Audit rectification report e) those portions of the minutes of general meetings and Board meetings and books and records relevant to the transactions of the appellant with the society.		

The facts constituting the cause of action for not providing the documents as required to be provided under section 32.

Place: .....

Date: ..... Signature .....(Appellant)

Verification

I, ... the member of the ..... Society Ltd., holding share certificate No...../membership No....,the Appellant above named, do hereby verify the contents of the above appeal application and declare that the facts stated above are true to the best of my knowledge, information and belief and the legal submissions therein are based on legal advice.

Place: .....

Date : ..... Signed ..... Appellant

FORM "H"

[*See* rule 29(1)]

Register of Members

Affix Recent Passport Size photograph affixing cross signature of the member

(1) Serial Number:

(2) Date of payment of entrance fee and share capital:

(3) Date of admission:

(4) Full name (Starting with Surname, middle name and first name):

(5) Category :- ST / SC / OBC / UR

(6) Address (Contact No and Email address if any):

(7) PAN

(8) Aadhar Number

(9) Occupation:

(10) Age on the date of admission ..... years.

(11) Full name and address of the person nominated by the member under section 30(1):

(12) Date of nomination:

(13) Date of cessation of membership:

(14) Reasons for cessation:

(15) Remarks:

Particulars of shares held:

Date	Cash Book folio	Application	Allotment	Amount received on		Total amount received	No. of shares held	Sr. No. of shares certificate
				Ist call	IInd call			
1	2	3	4	5	6	7	8	9

Particulars of shares transferred or surrendered					Balance after transfer or refund			Remarks
Date	Cash book folio or shares transfer register No.	No. of shares transferred Sr. No. of shares certificate	No. of Shares transferred or refunded	Name of the transferee of shares	No. of shares held (8-13)	Sr. No. of shares certificate	Amount	
10	11	12	13	14	15	16	17	18

Signature of the Chairman / Secretary/ Chief Executive Officer

FORM "I"

[See rule 29(2)]

List of members of ..... Society Ltd., ...

Sr. No.	Full name of Individual member and Joint member, if any (Starting with Surname, middle name and first name)	Gender			Category				Full postal Address with contact no. and email address	In case of member being Firm/ Company/Body Corporate/Public Trust/Coop. Society, the name of company and authorised person	Remarks
		M	F	O	ST	SC	OBC	UR			
1.	2.	3.			4.				5.	6.	7.

NB: Form "I" shall be summarily revised every five years in terms of Rule 29(4).

Signature of the Chairman / Secretary/ Chief Executive Officer

Summary:-

1. Total number of members of the society at the beginning of the financial year : _____
2. Less total number of members deleted as per Rule 29(4)---------- : _____
3. Total number of members of the society at the close of the financial year : _____

FORM "ELECTION-1"

[See rule 52(h)]

Register showing the names and other particulars of the societies

Sr. No.	Name of the society & Address	Jurisdiction /zone of AFO	Total number of electrols / voters for preceding Election	Strength of Board of Directors provided				Date of first meeting of elected Board of Directors	Date by which the term of present Board of Directors in office expires	Remarks
				Byelaw No.	Number of Constituencies (if any)	No. of Directors to be elected SC/ST/ Women/UR	Date on which last election was held			
1	2	3	4	5	6	7	8	9	10	11

Signature of the Registrar / Dy. Registrar/ Assistant Registrar / Co-operative Officer/Special Auditor (Unit In-charge)

FORM "ELECTION-2"

[See rule 52(i)]

Form of report to be submitted to the Registrar by the Chief Executive of the Society, on or before 30th September of the preceding calendar year in which the term of the office of the Board of Directors expires.

Sl. No.	Name of the society and address	Jurisdiction /zone of AEO	Date on which result of election of present Board of Directors was declared	Date on which term of present Board of Directors in office expires	Total number of electrols for preceding Election	Total Number of Constituencies as per bye-law	No. of Board of Directors to be elected against each Constituency SC/ST/Women/UR	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Place:.....

Date: ..... Signature of Chief Executive

FORM "ELECTION-4"

[See rule 64(2)]

Form of Nomination Paper

Latest photograph of the candidate affixed (2.5" x 3.5")

Election to the .....Coop. Society Ltd;.....Taluka .....Village.....
District.....City.....(To be filled by the Proposer).

I hereby nominate Shri/Smt.....as a candidate for election for the Board of Directors of the.....Society Ltd. representing ..... Constituency, if any.

(1) Name of the candidate in full.....

Surname First Name Middle Name

(2) Gender .....(Male/Female/Other)

(3) Category .....(ST/SC/UR)

(4) Age.....

(5) Full postal address of the candidate with e-mail address and contact No.

.....

(6) Serial number of the candidate in the final list of voters in which his name is entered as a voter: .....

(7) Name of the proposer: .....

(8) Serial number of the proposer in final list of voters in which his name is entered as a voter: .....

.....

Signature of the proposer

(9) Name of the seconder Shri/Smt. .....serial number of the seconder in the final list of voters in which his name is entered as a voter: .....

.....

Signature of the seconder

Declaration by candidate

I,.....the above name candidate, give my consent to this nomination. I hereby further declare that I:

a) fulfil all the laid down eligible criteria for being elected as a Director and chosen as a Office Bearer.
b) am not a defaulter to any Cooperative society.
c) have not incurred any disqualification under the provision of Act, Rules and Bye-laws of the society.

Date:-

Signature of the candidate

Declaration to be made by the Schedule Castes or Scheduled Tribes Candidate

[See Rule 65(2)]

I, hereby declare, that I am a member of the ..... Caste/Tribe in relation to the State of Goa, and the certificate issued by the competent authority is enclose with the application.

.....

Name & Signature of the Candidate

Declaration as to choice of symbol

I, do hereby declare, that the symbols which I have chosen for my election are shown below in the order of my preference.

(1)

(2)

(3)

.....

Name & Signature of the Candidate

FOR OFFICE USE ONLY

... ...

RECEIPT

Received with thanks from ..... an amount of Rs. .....(Rupees.....) towards

1. Application fees for nomination form : _____
2. Security deposit for filling nomination paper : _____

towardsthe election to the Board of Directors of the ---------- ..... Society Ltd.,

Receipt No. .....

Place: .....

Date:.....

Signature and Seal of the Assistant Election Officer / Returning Officer / Assistant Returning Officer

.....

Notice for Scrutiny

(To be handed over to the persons presenting the nomination paper)

It is hereby notified that all nomination papers will be taken up for scrutiny at ..... (hour) on ..... (date) at ..... (place of scrutiny).

Place: .....

Date :.....

.....

Signature of the Returning Officer

FORM "ELECTION-4A"

[See rule 69(6)]

Form to Communicate Acceptance / Rejection of Nomination Form

The nomination paper of _____ (name of candidate) bearing serial number _____ which was deliver to me at _____ (place) in my office at _____(hours) on _____ (date) by _____ (candidate/proposer/ seconder of the candidate) was scrutinized on _____ (date) as per the election programme and it was found that the candidate _____(name of candidate) fulfil / does not fulfill the criteria as laid down under section _____ of the Goa Co-operative Societies Act, 2001 and Rules, _____ of the Goa Co-operative Societies and Bye-law no._____ of the society (mention the relevant section/rules/bye-law) and for the reason _____ (mention any other reason for acceptance / rejection). Therefore, the nomination filled by _____(name of the candidate) stands accepted / rejected.

OR

Whereas, during the course of scrutiny held on _____(date) as per the election programme, objection was raised by _____ (name of the candidate) to the candidature of _____ (name of the candidate) on the following grounds :

a) _____
b) _____
c) _____

The concern candidate against whom the objection has been raised was allowed time to rebut.After considering the say of both the candidates and the documents/evidence placed on record by the concerned, the undersigned have arrived to a conclusion that the objection raised to the candidature of _____ (name of the candidate) by _____ (name of the candidate) is valid / invalid / is without any substance. Therefore the objection filled by _____ (name of the candidate) is accepted / rejected for the following reasons.

(i) _____
(ii) _____
(iii)_____

The nomination of _____ (name of the candidate) is accepted / rejected

Signature of the Returning Officer

Date .....

Place .....

To,

_____

_____ (name and address of candidate)

CC to,
The Chief Election Officer and Assistant Election Officer

_____

FORM-18
[See rule 111A]

NOMINATION FORM FOR ELECTION OFOFFICE BEARER

Latest photograph of the candidate affixed (2.5" x 3.5")

(1) Name of the Society :.....

(2) Full Name of the candidate :.....
(Surname)(First Name)(Middle Name)

(3)Address :.....

(4) Contact Number and e-mail ID:.....

(5)Age :.....

(6) Sex : .....

(7) Nomination for the post of :.....

(8) Full Name and address of the proposer: .....

(9) Full Name and address of the seconder: .....

_____ _____ _____
Signature of the candidates Signature of the proposer Signature of the seconder

Date:
Place:

NB: Proposer and Seconder shall be amongst the elected Directors of the society.

DECLARATION BY CANDIDATE

I, hereby signify my willingness to serve as .....(post of office bearer to be specified)of the Board of Directors of the ..... Society Ltd., if I am elected.

Date:

Place:

_____
Signature of the candidate

Decision of Authorised Person

I have examined the nomination for the post of _____ and decided as follows:-

a) Acceptedwith due endorsement.....

b) Rejected for the reason .....

Date:

Place: Signature of the Authorised Person

ENDORSEMENT BY THEAUTHORISED PERSON

Serial no. ___

The nomination paper bearing number ..... was presented to me by Shri/Smt ..... at _____ (hour) on _____ (date)at _____(place) for the post of _____ of the _____ society.

Signature of Authorised Person

FORM-19

[See rule 111A]

List of the nomination received for the election of Office Bearer of society

Name and address of the Society : .....

Sr. No	Name of the candidate	Address, contact number and e-mail ID of the candidate	Remarks
1.			
2.			
3.			

Authorised Person

Date:
Place:

FORM-20

(See rule 111A)

Valid list of contesting candidate for the election of Office Bearer of the Society

Sr. No	Name of the candidate	Address, contact number and e-mail ID of the candidate	For the post of
1.			
2.			
3.			

Authorised Person

Date:
Place:

FORM-21

[See rule 111A]

NOTICE FOR WITHDRAWAL

To,
The Authorised Person,
Election to the ……..Cooperative Society Ltd.,

Sub : Withdrawal of Candidature for the post of ..... to the election of _____ society ltd.

Sir,

I, the undersigned Shri/Smt/Kum …… a candidate validly nominated for the post of …… of …… Cooperative Society Ltd., do hereby give notice that I withdraw my candidature.

OR

I,the undersigned Shri/Smt/Kum …… a candidate validly nominated for the post of …… of …… Cooperative Society Ltd., do hereby authorise Shri/Smt/Kum. …… Whose signature is attested herebelow tosubmit this withdrawal form on my behalf for withdrawal of candidature.

Name and Signature of the person authorised by the candidate

……

Attested By:

……

Yours faithfully,

(Signature of Candidate)

Place :
Date:

ACKNOWLEDGEMENT FOR WITHDRAWAL NOTICE

The notice of withdrawal of candidature for the post of ..... of ..... Cooperative Society Ltd., was delivered to me .....(place)in my office at..... (Hour) on ..... (Date) by the Candidate/authorised person._____

.....

Signature of the Authorised Person

Place :
Date:

FORM-22
[See rule111A]

Final list of contesting candidates for the election of Office Bearer of the Society

Sr. No	Name of the candidate	Address, contact number and e-mail ID of the candidate	For the post of
1.			
2.			
3.			

_____
Authorised Person

Date:
Place:

FORM-23

[See rule111A]

BALLOT PAPER

Election of Office Bearer of .....held on .....

Signature and seal of the Authorised Person

Sr. No	Name of the candidate / elected board of director (to be deleted)	For tick mark by voter
1.		
2.		
3.		

Signature and seal of
authorised person

FORM-24

[See rule111A]

Form for Declaration of Result

In pursuance of powers conferred by sub section 6 of section 66 of the Goa Coop. Societies Act, 2001, I, declare the result of office bearers as follows.

Election of Office Bearer of: .....

1) .....
2) .....
3) .....

Sr. No	Name of the candidate / Elected Office Bearer	Designation	Address, contact number and e-mail ID of the candidate
1.			
2.			
3.			

Authorised Person

Date:
Place:

FORM L 1 Agricultural Marketing Society							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Paid up Share Capital	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Buidling Fund	xx	xx	xx	xx	xx	xx
8	Building Depreciation fund	xx	xx	xx	xx	xx	xx
9	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
10	Price fluctuation fund	xx	xx	xx	xx	xx	xx
11	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx
12	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
13	Risk Fund	xx	xx	xx	xx	xx	xx
14	Charity Fund	xx	xx	xx	xx	xx	xx
15	Emergency Fund	xx	xx	xx	xx	xx	xx
16	Welfare Fund	xx	xx	xx	xx	xx	xx
17	Coperative propoganda	xx	xx	xx	xx	xx	xx
18	Cattle Development	xx	xx	xx	xx	xx	xx
19	Employees Bonus	xx	xx	xx	xx	xx	xx
20	Vehicle Depreciation Fund	xx	xx	xx	xx	xx	xx
21	Interim Divid. Equilization Fund	xx	xx	xx	xx	xx	xx
22	Reserve For Bad Debts	xx	xx	xx	xx	xx	xx
23	Unexpected Loss Fund	xx	xx	xx	xx	xx	xx

24	Members/ Edu. Felicitation Fund	xx	xx	xx	xx	xx	xx
25	Employees Welfare Fund	xx	xx	xx	xx	xx	xx
26	Social Welfare Fund	xx	xx	xx	xx	xx	xx
27	Bagayat Development Fund	xx	xx	xx	xx	xx	xx
28	Provision for Int. on Reserves	xx	xx	xx	xx	xx	xx
29	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
30	Building Subsidy	xx	xx	xx	xx	xx	xx
31	Vehicle Subsidy	xx	xx	xx	xx	xx	xx
32	Computerisation Subsidy	xx	xx	xx	xx	xx	xx
33	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
34	Fixed Deposit	xx	xx	xx	xx	xx	xx
35	Saving Deposit	xx	xx	xx	xx	xx	xx
36	Members Advance Payable	xx	xx	xx	xx	xx	xx
37	Ex Employees Advance A/c	xx	xx	xx	xx	xx	xx
38	Other Deposit (As per Annexure)	xx	xx	xx	xx	xx	xx
39	From Banks	xx	xx	xx	xx	xx	xx
40	From Financial Institutions	xx	xx	xx	xx	xx	xx
41	From Government	xx	xx	xx	xx	xx	xx
42	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
43	Sundry Creditors	xx	xx	xx	xx	xx	xx
44	VAT/ GST Payable	xx	xx	xx	xx	xx	xx
45	Cess Payable	xx	xx	xx	xx	xx	xx
46	Telephone Bill Payable	xx	xx	xx	xx	xx	xx
47	Income tax Payable	xx	xx	xx	xx	xx	xx
48	Water & Electricity Bill Payable	xx	xx	xx	xx	xx	xx
49	Building rent Payable	xx	xx	xx	xx	xx	xx
50	Security Deposit Payable	xx	xx	xx	xx	xx	xx
51	Gift Coupon Payable	xx	xx	xx	xx	xx	xx
52	Members Interest Payable	xx	xx	xx	xx	xx	xx
53	Member Bonus	xx	xx	xx	xx	xx	xx
54	Staff Provident Fund	xx	xx	xx	xx	xx	xx
55	ESI Payable	xx	xx	xx	xx	xx	xx
56	Krishighar Scheme Payable	xx	xx	xx	xx	xx	xx
57	TCS on sale	xx	xx	xx	xx	xx	xx
58	Consultancy Charges Payable	xx	xx	xx	xx	xx	xx
59	EMD Paybale	xx	xx	xx	xx	xx	xx
60	TDS on purchase	xx	xx	xx	xx	xx	xx
61	Patronage Refund	xx	xx	xx	xx	xx	xx
62	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
63	Dividend to Members	xx	xx	xx	xx	xx	xx
64	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
65	Election Fund	xx	xx	xx	xx	xx	xx
66	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
67	Audit fee to Govt	xx	xx	xx	xx	xx	xx
68	Staff Salary	xx	xx	xx	xx	xx	xx

69	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
70	Staff Gratuity	xx	xx	xx	xx	xx	xx
71	TDS deducted	xx	xx	xx	xx	xx	xx
72	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
73	Bank Interest	xx	xx	xx	xx	xx	xx
74	Members Interest	xx	xx	xx	xx	xx	xx
75	Employees Interest	xx	xx	xx	xx	xx	xx
76	Miscellaneous Interest	xx	xx	xx	xx	xx	xx
77	Certificate Fee	xx	xx	xx	xx	xx	xx
78	Penalty Recovered	xx	xx	xx	xx	xx	xx
79	Extra Provision	xx	xx	xx	xx	xx	xx
80	Tender Fee Received	xx	xx	xx	xx	xx	xx
81	Cashew Organic Certification	xx	xx	xx	xx	xx	xx
82	Dividend	xx	xx	xx	xx	xx	xx
83	Profit on Sale of Assets	xx	xx	xx	xx	xx	xx
84	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
85	Cash	xx	xx	xx	xx	xx	xx
86	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
87	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
88	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
89	IFCO Share	xx	xx	xx	xx	xx	xx
90	Sanjivani Share	xx	xx	xx	xx	xx	xx
91	Goa State Co-op. Marketing Federation Share	xx	xx	xx	xx	xx	xx
92	Goa Printing Press Share	xx	xx	xx	xx	xx	xx
93	NAFED Share	xx	xx	xx	xx	xx	xx
94	FDR with Banks	xx	xx	xx	xx	xx	xx
95	Building Rent Deposit	xx	xx	xx	xx	xx	xx
96	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
97	Stock Mortgage Loan	xx	xx	xx	xx	xx	xx
98	Betalnut Purcahse Advance	xx	xx	xx	xx	xx	xx
99	Cum. Fixed Deposit Loan	xx	xx	xx	xx	xx	xx
100	Members Kissan Credit Card Loan	xx	xx	xx	xx	xx	xx
101	Loan against FDR	xx	xx	xx	xx	xx	xx
102	INTEREST RECEIVABLE On Investment	xx	xx	xx	xx	xx	xx
103	INTEREST RECEIVABLE (OVERDUE LOAN)	xx	xx	xx	xx	xx	xx
104	Land	xx	xx	xx	xx	xx	xx
105	Building/Premises	xx	xx	xx	xx	xx	xx
106	Plant & Machinery	xx	xx	xx	xx	xx	xx
107	DEAD STOCK, FURNITURE & FIXTURE	xx	xx	xx	xx	xx	xx
108	COMPUTER & PRINTER	xx	xx	xx	xx	xx	xx
109	COMPUTER SOFTWARE	xx	xx	xx	xx	xx	xx
110	ELECTRICAL FITTINGS	xx	xx	xx	xx	xx	xx

111	WEIGHING SCALE	xx	xx	xx	xx	xx	xx
112	Other Fixed Assets (As Per Annexure)	xx	xx	xx	xx	xx	xx
113	OTHER ASSETS	xx	xx	xx	xx	xx	xx
114	Sundry Debtors (As per Annexure)	xx	xx	xx	xx	xx	xx
115	Mobilisation Fund Receivable	xx	xx	xx	xx	xx	xx
116	Sodexo Meal Card Amt. Recievable	xx	xx	xx	xx	xx	xx
117	VAT receivable	xx	xx	xx	xx	xx	xx
118	GST Receivable	xx	xx	xx	xx	xx	xx
119	TCS on Purchase	xx	xx	xx	xx	xx	xx
120	Paddy Seeds, Graft Amt. Receivable	xx	xx	xx	xx	xx	xx
121	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
122	Prepaid Expenses	xx	xx	xx	xx	xx	xx
123	TDS Receivable	xx	xx	xx	xx	xx	xx
124	Election Deposit	xx	xx	xx	xx	xx	xx
125	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
126	Shop Rent Receivable	xx	xx	xx	xx	xx	xx
127	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
128	**Purchases**						
129	Bagayatmal Department	xx	xx	xx	xx	xx	xx
130	Agricultural Department	xx	xx	xx	xx	xx	xx
131	Consumer Department	xx	xx	xx	xx	xx	xx
132	Stores Department	xx	xx	xx	xx	xx	xx
133	**EXPENSES IN STORES**						
134	Transportation Coolie charges	xx	xx	xx	xx	xx	xx
135	Other charges as per annexure	xx	xx	xx	xx	xx	xx
136	**EXPENSES IN PROCESSING**						
137	Factory Lighting	xx	xx	xx	xx	xx	xx
138	Factory Heating	xx	xx	xx	xx	xx	xx
139	Factory Maintenance	xx	xx	xx	xx	xx	xx
140	Factory Wages	xx	xx	xx	xx	xx	xx
141	Factory Mis Expense	xx	xx	xx	xx	xx	xx
142	Factory Packing	xx	xx	xx	xx	xx	xx
143	**OTHER EXPENSES:**						
144	Market Cess	xx	xx	xx	xx	xx	xx
145	CST	xx	xx	xx	xx	xx	xx
146	Grading Fee	xx	xx	xx	xx	xx	xx
147	GST Input credit	xx	xx	xx	xx	xx	xx
148	GST Kharch	xx	xx	xx	xx	xx	xx
149	GST Input Credit(URC)	xx	xx	xx	xx	xx	xx
150	Reversal of Input	xx	xx	xx	xx	xx	xx
151	TDS on GST	xx	xx	xx	xx	xx	xx
152	GST Balance C/F	xx	xx	xx	xx	xx	xx
153	Transport	xx	xx	xx	xx	xx	xx
154	Cleaning Expenses	xx	xx	xx	xx	xx	xx

155	Coolie Charges	xx	xx	xx	xx	xx	xx
156	Packing Expenses	xx	xx	xx	xx	xx	xx
157	Staff Salary & Wages	xx	xx	xx	xx	xx	xx
158	Loss of Goods by Fire/Damages	xx	xx	xx	xx	xx	xx
159	**Interest on Borrowings**						
160	Banks	xx	xx	xx	xx	xx	xx
161	Financial Institutions	xx	xx	xx	xx	xx	xx
162	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
163	Interest paid Members	xx	xx	xx	xx	xx	xx
164	Interest on Employees Deposit	xx	xx	xx	xx	xx	xx
165	Bank Commission	xx	xx	xx	xx	xx	xx
166	Building Rent	xx	xx	xx	xx	xx	xx
167	Building Repairs	xx	xx	xx	xx	xx	xx
168	Repairs of Weighing Scale	xx	xx	xx	xx	xx	xx
169	Miscellaneous Repairs	xx	xx	xx	xx	xx	xx
170	Staff Salary	xx	xx	xx	xx	xx	xx
171	Employee ESI	xx	xx	xx	xx	xx	xx
172	Committee's Travelling	xx	xx	xx	xx	xx	xx
173	Travelling & Conveyance	xx	xx	xx	xx	xx	xx
174	Repairs & Ma int. Of Innova	xx	xx	xx	xx	xx	xx
175	Repairs & Ma int. Of Hero Honda	xx	xx	xx	xx	xx	xx
176	Insurance	xx	xx	xx	xx	xx	xx
177	Stationery Expenses	xx	xx	xx	xx	xx	xx
178	Telephone & Postage	xx	xx	xx	xx	xx	xx
179	Water & Electricity Charges	xx	xx	xx	xx	xx	xx
180	Licence Fee	xx	xx	xx	xx	xx	xx
181	Professional & Consultation Fee	xx	xx	xx	xx	xx	xx
182	Advertisement	xx	xx	xx	xx	xx	xx
183	Pooja Expenses	xx	xx	xx	xx	xx	xx
184	General Body Meeting Expenses	xx	xx	xx	xx	xx	xx
185	Gift Coupons Exp.	xx	xx	xx	xx	xx	xx
186	Security Expenses	xx	xx	xx	xx	xx	xx
187	Miscellaneous Expenes	xx	xx	xx	xx	xx	xx
188	Miscellaneous Deadsck	xx	xx	xx	xx	xx	xx
189	Depreciation on Deadsck	xx	xx	xx	xx	xx	xx
190	Depreciation on Vehicle	xx	xx	xx	xx	xx	xx
191	Depreciation on Building	xx	xx	xx	xx	xx	xx
192	Depreciation of Plant & Machinery	xx	xx	xx	xx	xx	xx
193	Felicitation of Members/ Staff	xx	xx	xx	xx	xx	xx
194	Audit Fee	xx	xx	xx	xx	xx	xx
195	Income Tax	xx	xx	xx	xx	xx	xx
196	Branch Inaguration Expenses	xx	xx	xx	xx	xx	xx
197	Charity	xx	xx	xx	xx	xx	xx
198	Computer Expenses	xx	xx	xx	xx	xx	xx

199	Repairs & Ma int. Of scorpio	xx	xx	xx	xx	xx	xx
200	Provision for Refund of Share Captital	xx	xx	xx	xx	xx	xx
201	Fine & Penalty	xx	xx	xx	xx	xx	xx
202	Repairs & Ma int. Of star city	xx	xx	xx	xx	xx	xx
203	Building Tax	xx	xx	xx	xx	xx	xx
204	Painting Exp.	xx	xx	xx	xx	xx	xx
205	Repairs & Maint. Of Activa	xx	xx	xx	xx	xx	xx
206	Loss on sale of Vehicle	xx	xx	xx	xx	xx	xx
207	Election Expenses	xx	xx	xx	xx	xx	xx
208	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
209	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-1 Agricultural Marketing Society

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES	Amount	Previous Year	PROPERTY & ASSETS	Amount
	AUTHORISED SHARE CAPITAL			**CASH**	
xxx	**xxx Shares of Rs. xxx each**	xxx	xxx	Cash in Hand	xxx
	Paid up Share Capital	xxxx			
xxx	Members xxx Shares of Rs. xxx each xxx			**BALANCE WITH OTHER BANKS**	xxxx
xxx	Government Share Capital xxx		xxx	Goa State Co-op. Bank xxx	
			xxx	Other Banks (As per Annexure) xxx	
	RESERVE FUND & OTHER FUND	xxxx			
xxx	Statutory Reserve Fund xxx				
xxx	Deficit Fund xxx			**INVESTMENTS**	
xxx	Common Benefit Fund xxx		xxx	Goa State Co-op. Bank Share xxx	
xxx	Co-op. Movement Development Fund xxx		xxx	IFCO Share xxx	
xxx	Co-op. Development Fund		xx		
xxx	Buidling Fund xxx		xxx	Sanjivani Share xxx	

xxx	Building Depreciation fund	xxx		xxx	Goa State Co-op. Marketing Federation Share	xxx	
xxx	Dividend Equilisation Fund	xxx		xxx	Goa Printing Press Share	xxx	
xxx	Price fluctuation fund	xxx		xxx	NAFED Share	xxx	
xxx	Govt. Share Cont. Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Govt. Share Cap. Red.Fund	xxx		xxx	Building Rent Deposit	xxx	
xxx	Risk Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Charity Fund	xxx					
xxx	Emergency Fund	xxx			**LOANS & ADVANCES**		xxx
xxx	Welfare Fund	xxx		xxx	Stock Mortgage Loan	xxx	
xxx	Coperative propoganda	xxx		xxx	Betalnut Purcahse Advance	xxx	
xxx	Cattle Development	xxx		xxx	Cum. Fixed Deposit Loan	xxx	
xxx	Employees Bonus	xxx		xxx	Members Kissan Credit Card Loan	xxx	
xxx	Vehicle Depreciation Fund	xxx		xxx	Loan against FDR	xxx	
xxx	Interim Divid. Equilization Fund	xxx					
xxx	Reserve For Bad Debts	xxx			**INTEREST RECEIVABLE**		
xxx	Unexpected Loss Fund	xxx		xxx	On Investment		xxx
xxx	Members/ Edu. Felicitation Fund	xxx					
xxx	Employees Welfare Fund	xxx		xxx	**INTEREST RECEIVABLE (OVERDUE LOAN)**		xxx
xxx	Social Welfare Fund	xxx					
xxx	Bagayat Development Fund	xxx			**FIXED ASSETS**		
xxx	Provision for Int. on Reserves	xxx		xxx	Land		xxx
xxx	Other Reserves (As per Annexure)	xxx					
				xxx	Building/Premises	xxx	xxx
	GRANTS, ASSISTANCE & SUBSIDY		xxxx		Less: Depreciation	xxx	
xxx	Building Subsidy	xxx					
xxx	Vehicle Subsidy	xxx		xxx	Plant & Machinery	xxx	xxx
xxx	Computerisation Subsidy	xxx			Less: Depreciation	xxx	
xxx	Other (As per Annexure)	xxx					
				xxx	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx
	DEPOSIT & OTHER ACCOUNT		xxxx		**Less: Depreciation**	xxx	
xxx	Fixed Deposit	xxx					
xxx	Saving Deposit	xxx		xxx	**COMPUTER & PRINTER**	xxx	xxx
xxx	Members Advance Payable	xx			Less: Depreciation	xx	

xxx	Ex Employees Advance A/c	xx					
xxx	Other Deposit (As per Annexure)	xxx		xxx	**COMPUTER SOFTWARE**	xxx	xxx
					Less: Depreciation	xx	
	BORROWINGS		xxxx				
xxx	From Banks	xx		xxx	**ELECTRICAL FITTINGS**	xx	xxx
xxx	From Financial Institutions	xx			Less: Depreciation	xxx	
xxx	From Government	xx					
xxx	Other Borrowings (As per Annexure)	xx		xxx	**WEIGHING SCALE**	xxx	xxx
					Less: Depreciation	xx	
	OTHER LIABILITIES		xxxx				
xxx	Sundry Creditors	xx		xxx	Other Fixed Assets (As Per Annexure)		xxx
xxx	VAT/ GST Payable	xx					
xxx	Cess Payable	xx					
xxx	Telephone Bill Payable	xx			**OTHER ASSETS**		xxx x
xxx	Income tax Payable	xx		xxx	Sundry Debtors (As per Annexure)	xxx	
xxx	Water & Electricity Bill Payable	xx		xxx	Mobilisation Fund Receivable	xxx	
xxx	Building rent Payable	xx		xxx	Sodexo Meal Card Amt. Recievable	xxx	
xxx	Security Deposit Payable	xx		xxx	VAT receivable	xxx	
xxx	Gift Coupon Payable	xx		xxx	GST Receivable	xxx	
xxx	Members Interest Payable	xx		xxx	TCS on Purchase	xxx	
xxx	Member Bonus	xx		xxx	Paddy Seeds, Graft Amt. Receivable	xxx	
xxx	Staff Provident Fund	xx		xxx	Printing & Stationery Stock	xxx	
xxx	ESI Payable	xx		xxx	Prepaid Expenses	xxx	
xxx	Krishighar Scheme Payable	xx		xxx	TDS Receivable	xxx	
xxx	TCS on sale	xx		xxx	Election Deposit	xxx	
xxx	Consultancy Charges Payable	xx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	EMD Paybale	xx		xxx	Shop Rent Receivable	xxx	
xxx	TDS on purchase	xx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	Patronage Refund	xx					
xxx	Co-op. Education Fund	xx					
xxx	Dividend to Members	xx					
xxx	Unpaid Dividend to Govt.	xx					
xxx	Election Fund	xx					
xxx	Remuneration/Audit Fee	xx					
xxx	Audit fee to Govt	xx					

xxx	Staff Salary	xx				
xxx	Staff Bonus/Ex-Gratia	xx				
xxx	Staff Gratuity	xx				
xxx	TDS deducted	xx				
xxx	Other Liabilities Payable (As per Annexure)	xxx				
xxx	**PROFIT & LOSS ACCOUNT**		xxxx	xxx	**PROFIT & LOSS ACCOUNT**	xxx x
	B/f	xxx			B/f	xxx
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx
	Less: Current Year Loss	xxx			Less: Current Year Profit	xxx
xxxx	**TOTAL**		**xxxx**	**xxxx**	**TOTAL**	**xxx x**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-1 Agricultural Marketing Society

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
xxx	**To Opening Stock**	xxx		**By Sales**	
			xxx	Bagayatmal Department	xxx
	To Purchases		xxx	Agricultural Department	xxx
xxx	Bagayatmal Department	xxx	xxx	Consumer Department	xxx
xxx	Agricultural Department	xxx	xxx	Stores Department	xxx
xxx	Consumer Department	xxx			
xxx	Stores Department	xxx		**BY OTHER INCOME :**	
			xxx	GST Output	xxx
	TO EXPENSES IN STORES		xxx	GST Output (URC)	xxx
xxx	Transportation Coolie charges	xxx	xxx	Grocery Rebate	xxx
			xxx	Rebate	xxx
	TO EXPENSES IN PROCESSING		xxx	(stock) Shortages Recovery	xxx

xxx	Factory Lighting	xxx	xxx	Peddy Seed Rebate	xxx
xxx	Factory Heating	xxx	xxx	GST Balance C/F	xxx
xxx	Factory Maintenance	xxx	xxx	GST Input Credit on Expenses	xxx
xxx	Factory Wages	xxx	xxx	Service Charges	xxx
xxx	Factory Mis Expense	xxx			
xxx	Factory Packing	xxx			
	TO OTHER EXPENSES:				
xxx	Market Cess	xxx			
xxx	CST	xxx			
xxx	Grading Fee	xxx			
xxx	GST Input credit	xxx			
xxx	GST Kharch	xxx			
xxx	GST Input Credit(URC)	xxx			
xxx	Reversal of Input	xxx			
xxx	TDS on GST	xxx			
xxx	GST Balance C/F	xxx			
xxx	Transport	xxx			
xxx	Clea ning Expenses	xxx			
xxx	Coolie Charges	xxx			
xxx	Packing Expenses	xxx			
xxx	Staff Salary & Wages	xxx			
xxx	To Loss of Goods by Fire/Damages	xxx		**BY CLOSING STOCK :**	
xxx	To Gross Profit	xxx	xxx	By Gross Loss	xxx
xxxxx	**TOTAL**	**xxxx x**	**xxxxx**	**TOTAL**	**xxxxx**

For and on behalf of _____ Society.

a) Signatures of .....
1) Chairman / Vice Chairman / Secretary / Treasurer
2) Chief Executive

Audited by :

(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	**EXPENDITURE**	**AMOUNT**	**Previous Year**	**INCOME**	**AMOUNT**
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings		xxx	By Bank Interest	xxx
xxx	Banks	xxx	xxx	By Members Interest	xxx

xxx	Financial Institutions	xxx	xxx	By Employees Interest	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	By Miscellaneous Interest	xxx
			xxx	By Certificate Fee	xxx
xxx	To Interest paid to Members	xxx	xxx	By Penalty Recovered	xxx
xxx	To Interest on Employees Deposit	xxx	xxx	By Extra Provision	xxx
xxx	To Bank Commission	xxx	xxx	By Tender Fee Received	xxx
xxx	To Building Rent	xxx	xxx	By Cashew Organic Certification	xxx
xxx	To Building Repairs	xxx	xxx	By Dividend	xxx
xxx	To Repairs of Weighing Scale	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Miscellaneous Repairs	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Staff Salary	xxx			
xxx	To Employee ESI	xxx			
xxx	To Committee's Travelling	xxx			
xxx	To Travelling & Conveyance	xxx			
xxx	To Repairs & Ma int. Of Innova	xxx			
xxx	To Repairs & Ma int. Of Hero Honda	xxx			
xxx	To Insurance	xxx			
xxx	To Stationery Expenses	xxx			
xxx	To Telephone & Postage	xxx			
xxx	To Water & Electricity Charges	xxx			
xxx	To Licence Fee	xxx			
xxx	To Professional & Consultation Fee	xxx			
xxx	To Advertisement	xxx			
xxx	To Pooja Expenses	xxx			
xxx	To General Body Meeting Expenses	xxx			
xxx	To Gift Coupons Exp.	xxx			
xxx	To Security Expenses	xxx			
xxx	To Miscellaneous Expenes	xxx			
xxx	To Miscellaneous Deadstock	xxx			
xxx	To Depreciation on Deadstock	xxx			
xxx	To Depreciation on Vehicle	xxx			
xxx	To Depreciation on Buildin g	xxx			
xxx	To Depreciation of Plant & Machinery	xxx			
xxx	To Felicitation of Members/ Staff	xxx			
xxx	To Audit Fee	xxx			

xxx	To Income Tax	xxx			
xxx	To Branch Inaguration Expenses	xxx			
xxx	To Charity	xxx			
xxx	To Computer Expenses	xxx			
xxx	To Repairs & Ma int. Of scorpio	xxx			
xxx	To Provision for Refund of Share Captital	xxx			
xxx	To Fine & Penalty	xxx			
xxx	To Repairs & Ma int. Of star city	xxx			
xxx	To Building Tax	xxx			
xxx	To Painting Exp.	xxx			
xxx	To Repairs & Maint. Of Activa	xxx			
xxx	To Loss on sale of Vehicle	xxx			
xxx	To Election Expenses	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	**TOTAL**	**xxxxx**	**xxxxx**	**TOTAL**	**xxxxx**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 2 Agricultural service							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Partucules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Paid up Share Capital	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	General Body Welfare Fund	xx	xx	xx	xx	xx	xx
8	Buidling Fund	xx	xx	xx	xx	xx	xx
9	Building Depreciation fund	xx	xx	xx	xx	xx	xx

10	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
11	Bad & Doubtful Debt Reserve	xx	xx	xx	xx	xx	xx
12	Price fluctuation fund	xx	xx	xx	xx	xx	xx
13	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx
14	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
15	Risk Fund	xx	xx	xx	xx	xx	xx
16	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
17	Govt. Viable Subsidy	xx	xx	xx	xx	xx	xx
18	Managerial Subsidy	xx	xx	xx	xx	xx	xx
19	Furniture & Fixture subsidy	xx	xx	xx	xx	xx	xx
20	Other Subsidy (As per Annexure)	xx	xx	xx	xx	xx	xx
21	Borrowing from Banks	xx	xx	xx	xx	xx	xx
22	Borrowing from Financial Institutions	xx	xx	xx	xx	xx	xx
23	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
24	Interest Payable on Other Deposit (As per Annexure)	xx	xx	xx	xx	xx	xx
25	Borrowings	xx	xx	xx	xx	xx	xx
26	**NPA PROVISIONING**	xx	xx	xx	xx	xx	xx
27	**OVERDUE INTEREST RESERVE**	xx	xx	xx	xx	xx	xx
28	Sundry Creditors	xx	xx	xx	xx	xx	xx
29	Patronage Refund	xx	xx	xx	xx	xx	xx
30	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
31	Dividend to Members	xx	xx	xx	xx	xx	xx
32	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
33	Election Fund	xx	xx	xx	xx	xx	xx
34	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
35	Audit fee to Govt	xx	xx	xx	xx	xx	xx
36	Staff Salary	xx	xx	xx	xx	xx	xx
37	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
38	Staff Gratuity	xx	xx	xx	xx	xx	xx
39	TDS deducted	xx	xx	xx	xx	xx	xx
40	Excess Loan Recovery	xx	xx	xx	xx	xx	xx
41	Excess Int on Loan Recovery	xx	xx	xx	xx	xx	xx
42	Staff Provident Fund	xx	xx	xx	xx	xx	xx
43	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
44	GST Payable	xx	xx	xx	xx	xx	xx
45	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
46	Sales As Per Annexure	xx	xx	xx	xx	xx	xx
47	Closing Stock As Per Annexure	xx	xx	xx	xx	xx	xx
48	**Interest on Loan**						
49	Agriculture Loan	xx	xx	xx	xx	xx	xx
50	Crop Loan	xx	xx	xx	xx	xx	xx
51	Medium Term Loan	xx	xx	xx	xx	xx	xx

52	Short Term Loan	xx	xx	xx	xx	xx	xx
53	Other Loan (As per Annexure)	xx	xx	xx	xx	xx	xx
54	Penal Interest	xx	xx	xx	xx	xx	xx
55	Rent received	xx	xx	xx	xx	xx	xx
56	Interest on SB Account	xx	xx	xx	xx	xx	xx
57	Interest on Bank FDR	xx	xx	xx	xx	xx	xx
58	Sale of Loan Form	xx	xx	xx	xx	xx	xx
59	Processing Charges	xx	xx	xx	xx	xx	xx
60	Commission & Exchange	xx	xx	xx	xx	xx	xx
61	Profit / loss on Sale of Assets	xx	xx	xx	xx	xx	xx
62	Dividend received	xx	xx	xx	xx	xx	xx
63	NPA recovery	xx	xx	xx	xx	xx	xx
64	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
65	Cash in Hand	xx	xx	xx	xx	xx	xx
66	**BALANCE WITH OTHER BANKS**						
67	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
68	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
69	**INVESTMENTS**						
70	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
71	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
72	FDR with Banks	xx	xx	xx	xx	xx	xx
73	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
74	**LOANS & ADVANCES**						
75	Agriculture Loan	xx	xx	xx	xx	xx	xx
76	Crop Loan	xx	xx	xx	xx	xx	xx
77	Medium Term Loan	xx	xx	xx	xx	xx	xx
78	Short Term Loan	xx	xx	xx	xx	xx	xx
79	Other Loan (As per Annexure)	xx	xx	xx	xx	xx	xx
80	**INTEREST RECEIVABLE**						
81	On Loans & Advances	xx	xx	xx	xx	xx	xx
82	On Investment	xx	xx	xx	xx	xx	xx
83	Others as per annexure	xx	xx	xx	xx	xx	xx
84	**INTEREST RECEIVABLE (OVERDUE LOAN)**	xx	xx	xx	xx	xx	xx
85	**FIXED ASSETS**						
86	Land	xx	xx	xx	xx	xx	xx
87	Building/Premises	xx	xx	xx	xx	xx	xx
88	DEAD STOCK, FURNITURE & FIXTURE	xx	xx	xx	xx	xx	xx
89	COMPUTER & PRINTER	xx	xx	xx	xx	xx	xx
90	COMPUTER SOFTWARE	xx	xx	xx	xx	xx	xx
91	VEHICLES	xx	xx	xx	xx	xx	xx
92	ELECTRICAL FITTINGS	xx	xx	xx	xx	xx	xx
93	OTHER ASSETS	xx	xx	xx	xx	xx	xx

94	Closing Stock	xx	xx	xx	xx	xx	xx
95	Sundry Debtors	xx	xx	xx	xx	xx	xx
96	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
97	Prepaid Expenses	xx	xx	xx	xx	xx	xx
98	TDS Receivable	xx	xx	xx	xx	xx	xx
99	Election Deposit	xx	xx	xx	xx	xx	xx
100	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
101	Shop Rent Receivable	xx	xx	xx	xx	xx	xx
102	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
103	**Opening Stock As Per Annexure**	xx	xx	xx	xx	xx	xx
104	**Purchases As Per Annexure**	xx	xx	xx	xx	xx	xx
105	Wages	xx	xx	xx	xx	xx	xx
106	Freight and transportation	xx	xx	xx	xx	xx	xx
107	Octroi Duty	xx	xx	xx	xx	xx	xx
108	Loss of Goods by Fire/Damages	xx	xx	xx	xx	xx	xx
109	**Interest on Borrowings**						
110	Banks	xx	xx	xx	xx	xx	xx
111	Financial Institutions	xx	xx	xx	xx	xx	xx
112	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
113	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
114	Staff Welfare	xx	xx	xx	xx	xx	xx
115	EPF Administrative Expenses	xx	xx	xx	xx	xx	xx
116	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
117	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
118	Gratuity	xx	xx	xx	xx	xx	xx
119	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
120	Travelling Expenses	xx	xx	xx	xx	xx	xx
121	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
122	Insurance	xx	xx	xx	xx	xx	xx
123	Electricity Bill	xx	xx	xx	xx	xx	xx
124	Water Bill	xx	xx	xx	xx	xx	xx
125	Postage, Telegraph & Xerox	xx	xx	xx	xx	xx	xx
126	Telephone Charges	xx	xx	xx	xx	xx	xx
127	Printing & Stationery	xx	xx	xx	xx	xx	xx
128	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
129	Books & Periodicals	xx	xx	xx	xx	xx	xx
130	Repair & Maintenance	xx	xx	xx	xx	xx	xx
131	Advertisement	xx	xx	xx	xx	xx	xx
132	AGM Expenses	xx	xx	xx	xx	xx	xx
133	Meeting Expenses	xx	xx	xx	xx	xx	xx
134	Subscription Fees	xx	xx	xx	xx	xx	xx
135	Legal Fees	xx	xx	xx	xx	xx	xx

136	Professional Fees	xx	xx	xx	xx	xx	xx
137	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
138	Audit fee Govt	xx	xx	xx	xx	xx	xx
139	Filing of Returns	xx	xx	xx	xx	xx	xx
140	Income Tax	xx	xx	xx	xx	xx	xx
141	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
142	Tax Audit Fees	xx	xx	xx	xx	xx	xx
143	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
144	Bank Charges	xx	xx	xx	xx	xx	xx
145	Honorarium	xx	xx	xx	xx	xx	xx
146	Remuneration	xx	xx	xx	xx	xx	xx
147	Weights & Measures	xx	xx	xx	xx	xx	xx
148	labour Charges	xx	xx	xx	xx	xx	xx
149	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
150	Written Off	xx	xx	xx	xx	xx	xx
151	NPA Provision	xx	xx	xx	xx	xx	xx
152	Overdue Interest Reserve	xx	xx	xx	xx	xx	xx
153	Depreciation	xx	xx	xx	xx	xx	xx
154	Locker Rent	xx	xx	xx	xx	xx	xx
155	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
156	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx
	TOTAL	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-2 Agricultural service

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL &LIABILITIES	Amount	Previous Year	PROPERTY & ASSETS	Amount
	AUTHORISED SHARE CAPITAL			**CASH**	
xxx	**xxx Shares of Rs. xxx each**	xxx	xxx	Cash in Hand	xxx
	Paid up Share Capital	Xxx			
xxx	**Members xxx Shares of xxx**			**BALANCE WITH OTHER**	xxx

	Rs. xxx each				**BANKS**		
xxx	**Government Share Capital**	**xxx**		**xxx**	**Goa State Co-op. Bank**	**xxx**	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		Xxx				
xxx	Statutory Reserve Fund	xxx			**INVESTMENTS**		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			**LOANS & ADVANCES**		xxx
xxx	Dividend Equilisation Fund	xxx		xxx	Agriculture Loan	xxx	
xxx	Bad & Doubtful Debt Reserve	xxx		xxx	Crop Loan	xxx	
xxx	Price fluctuation fund	xxx		xxx	Medium Term Loan	xxx	
xxx	Govt. Share Cont. Fund	xxx		xxx	Short Term Loan	xxx	
xxx	Govt. Share Cap. Red.Fund	xxx		xxx	Other Loan (As per Annexure)	xxx	
xxx	Risk Fund	xxx					
xxx	Other Reserves (As per Annexure)	xxx			**INTEREST RECEIVABLE**		xxx
				xxx	On Loans & Advances	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		Xxx	xxx	On Investment	xxx	
xxx	Govt. Viable Subsidy	xxx					
xxx	Managerial Subsidy	xxx		xxx	**INTEREST RECEIVABLE (OVERDUE LOAN)**		xxx
xxx	Furniture & Fixture	xxx					
xxx	Other Subsidy (As per Annexure)	xxx					
					FIXED ASSETS		
	BORROWINGS			xxx	**Land**		xxx
xxx	From Banks	xxx					
xxx	From Financial Institutions	xxx		xxx	**Building/Premises**	xxx	xxx
xxx	Other Borrowings (As per Annexure)	xxx			Less: Depreciation	xxx	
			Xxx				
	INTEREST PAYABLE			xxx	**DEAD STOCK, FURNITURE & FIXTURE**		xxx
xxx	Other Deposit (As per Annexure)	xxx			Less: Depreciation		
xxx	Borrowings	xxx					
				xxx	**COMPUTER & PRINTER**	xxx	xxx
xxx	**NPA PROVISIONING**		xxx		Less: Depreciation	xxx	

xxx	**OVERDUE INTEREST RESERVE**		xxx	xxx	**COMPUTER SOFTWARE**	xxx	xxx
					Less: Depreciation	xxx	
	OTHER LIABILITIES		xxx				
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx		xxx	**VEHICLES**	xxx	xxx
xxx	Co-op. Education Fund	xxx			Less: Depreciation	xxx	
xxx	Dividend to Members	xxx					
xxx	Unpaid Dividend to Govt.	xxx		xxx	**ELECTRICAL FITTINGS**	xxx	xxx
xxx	Election Fund	xxx			Less: Depreciation	xxx	
xxx	Remuneration/Audit Fee	xxx					
xxx	Audit fee to Govt	xxx			**OTHER ASSETS**		xxx
xxx	Staff Salary	xxx		xxx	Closing Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Sundry Debtors	xxx	
xxx	Staff Gratuity	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	TDS deducted	xxx		xxx	Prepaid Expenses	xxx	
xxx	Excess Loan Recovery	xxx		xxx	TDS Receivable	xxx	
xxx	Excess Int on Loan Recovery	xxx		xxx	Election Deposit	xxx	
xxx	Staff Provident Fund	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Anamat (As per Annexure)	xxx		xxx	Shop Rent Receivable	xxx	
xxx	GST Payable	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	**PROFIT & LOSS ACCOUNT**		xxx	xxx	**PROFIT & LOSS ACCOUNT**		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx	**TOTAL**		**xxxx**	**xxxx**	**TOTAL**		**xxxx**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-2 Agricultural service

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
				By Sales	
xxx	As Per Annexure	xxx	xxx	As Per Annexure	xxx
	To Purchases				
xxx	As Per Annexure	xxx			
				By Closing Stock	
			xxx	As Per Annexure	xxx
xx	To Wages	xx			
xx	To Freight and transportation	xx			
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	**TOTAL**	**xxxxx**	**xxxxx**	**TOTAL**	**xxxxx**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings			**By Interest on Loan**	
xxx	Banks	xxx	xxx	Agriculture Loan	xxx
xxx	Financial Institutions	xxx	xxx	Crop Loan	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	Medium Term Loan	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	Short Term Loan	xxx
xxx	To Staff Welfare	xxx	xxx	Other Loan (As per Annexure)	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	Penal Interest	xxx

xxx	To Provident Fund (Society Contribution)	xxx	xxx		
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx	xxx	By Rent received	xxx
xxx	To Directors Fees & allowances	xxx	xxx	By Interest on SB Account	xxx
xxx	To Travelling Expenses	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Rent, rates & Taxes	xxx	xxx	By Sale of Loan Form	xxx
xxx	To Insurance	xxx	xxx	By Processing Charges	xxx
xxx	To Electricity Bill	xxx	xxx	By Commission & Exchange	xxx
xxx	To Water Bill	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Postage, Telegraph & Xerox	xxx	xxx	By Dividend received	xxx
xxx	To Telephone Charges	xxx	xxx	By NPA recovery	xxx
xxx	To Printing & Stationery	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	Xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			

xxx	To Written Off	xxx			
xxx	To NPA Provision	xxx			
xxx	To Overdue Interest Reserve	xxx			
xxx	To Depreciation	xxx			
xxx	To Locker Rent	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	By Net Loss	xxx
xxxxx	**TOTAL**	**xxxxx**	**xxxxx**		**xxxxx**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (a) Dairy Apex Society							
Rule 50(1)							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Subscribed And Paid up Capital	xx	xx	xx	xx	xx	xx
2	Shares subscribed by Member societies	xx	xx	xx	xx	xx	xx
3	Share advance(anamat)	xx	xx	xx	xx	xx	xx
4	RESERVE FUND & OTHER FUND (As per Schedule)	xx	xx	xx	xx	xx	xx
5	OTHER RESERVES (As per Schedule)	xx	xx	xx	xx	xx	xx
6	SECURED LOANS (As per Schedule)	xx	xx	xx	xx	xx	xx
7	DEPOSITS (As per Schedule)	xx	xx	xx	xx	xx	xx
8	OTHER LIABILITIES	xx	xx	xx	xx	xx	xx
9	Sundry Creditors For expenses (As per Schedule)	xx	xx	xx	xx	xx	xx
10	Sundry creditors (As per Schedule)	xx	xx	xx	xx	xx	xx
11	Cash in hand	xx	xx	xx	xx	xx	xx
12	BALANCE WITH OTHER BANKS						

13	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
14	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
15	INVESTMENTS						
16	One share of GPSS of Rs 100	xx	xx	xx	xx	xx	xx
17	Shares of GSCB	xx	xx	xx	xx	xx	xx
18	Fixed deposit with GSCB	xx	xx	xx	xx	xx	xx
19	Fixed deposit with SBI	xx	xx	xx	xx	xx	xx
20	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
21	INTEREST RECEIVABLE On Investment	xx	xx	xx	xx	xx	xx
22	FIXED ASSETS	xx	xx	xx	xx	xx	xx
23	INET BLOCK (As per Schedule)	xx	xx	xx	xx	xx	xx
24	OTHER ASSETS						
25	Inventory (As per Schedule)	xx	xx	xx	xx	xx	xx
26	Sundry Debtors	xx	xx	xx	xx	xx	xx
27	Advances (As per Schedule)	xx	xx	xx	xx	xx	xx
28	Sundry Deposits (As per Schedule)	xx	xx	xx	xx	xx	xx
29	Other Loan (As per Annexure)	xx	xx	xx	xx	xx	xx
30	Sale of ice cream	xx	xx	xx	xx	xx	xx
31	Closing stock						
32	Cost of Production	xx	xx	xx	xx	xx	xx
33	Sale of Cattle Feed	xx	xx	xx	xx	xx	xx
34	Sale of Kadba Kutti	xx	xx	xx	xx	xx	xx
35	Sale of Gunny bags (Jute bags)	xx	xx	xx	xx	xx	xx
36	Sale of Sarki	xx	xx	xx	xx	xx	xx
37	Sale of Bhusa/Maka Penn	xx	xx	xx	xx	xx	xx
38	Misc Receipts	xx	xx	xx	xx	xx	xx
39	Closing Stock of						
40	Finished Goods	xx	xx	xx	xx	xx	xx
41	Sarki	xx	xx	xx	xx	xx	xx
42	Old gunny bags	xx	xx	xx	xx	xx	xx
43	Kadba Kutti	xx	xx	xx	xx	xx	xx
44	Consumption of Raw Material, pack mat etc	xx	xx	xx	xx	xx	xx
45	Repairs and Maintainance	xx	xx	xx	xx	xx	xx
46	Salaries,Wages,pf,bonus etc	xx	xx	xx	xx	xx	xx
47	Carraige outwards	xx	xx	xx	xx	xx	xx
48	Water and electricity charges	xx	xx	xx	xx	xx	xx
49	Raw Material ,Packing Material,	xx	xx	xx	xx	xx	xx

50	Sres,Spares and other Consumables	xx	xx	xx	xx	xx	xx
51	Power and Fuel	xx	xx	xx	xx	xx	xx
52	Coolie And Cartage	xx	xx	xx	xx	xx	xx
53	Water Charges	xx	xx	xx	xx	xx	xx
54	Plant Repairs and Maintenance	xx	xx	xx	xx	xx	xx
55	Insurance	xx	xx	xx	xx	xx	xx
56	Brokerage	xx	xx	xx	xx	xx	xx
57	Lab Testing Expenses	xx	xx	xx	xx	xx	xx
58	Facry Wages, Salaries, PF,	xx	xx	xx	xx	xx	xx
59	Bonus and Other Benefits	xx	xx	xx	xx	xx	xx
60	Cost of Production B/d	xx	xx	xx	xx	xx	xx
61	Purchase of	xx	xx	xx	xx	xx	xx
62	Bhusa/Maka Penn	xx	xx	xx	xx	xx	xx
63	Sarki	xx	xx	xx	xx	xx	xx
64	Kadba Kutti	xx	xx	xx	xx	xx	xx
65	Carraige Inward/ Outward	xx	xx	xx	xx	xx	xx
66	Commission on Sale	xx	xx	xx	xx	xx	xx
67	Finished products(Milk)	xx	xx	xx	xx	xx	xx
68	Raw Material ,Packing Material	xx	xx	xx	xx	xx	xx
69	Sres Spares other consumables	xx	xx	xx	xx	xx	xx
70	Power and Fuel	xx	xx	xx	xx	xx	xx
71	Carriage inward	xx	xx	xx	xx	xx	xx
72	coolie and cartage	xx	xx	xx	xx	xx	xx
73	Water charges	xx	xx	xx	xx	xx	xx
74	Plant repairs and maintenance	xx	xx	xx	xx	xx	xx
75	Plant insurance	xx	xx	xx	xx	xx	xx
76	Laborary expenses	xx	xx	xx	xx	xx	xx
77	Dairy Expenses	xx	xx	xx	xx	xx	xx
78	Facry, Wages Salary PF	xx	xx	xx	xx	xx	xx
79	bonus and other benefits staff	xx	xx	xx	xx	xx	xx
80	Cost of Production b/d	xx	xx	xx	xx	xx	xx
81	Purchases of MTE	xx	xx	xx	xx	xx	xx
82	Carraige outward	xx	xx	xx	xx	xx	xx
83	Management Grant	xx	xx	xx	xx	xx	xx
84	Repairs and Maintainance coolers & Insurance- BMC	xx	xx	xx	xx	xx	xx
85	**By Interest from banks and others**						
86	On FD with Co-op Banks	xx	xx	xx	xx	xx	xx

87	On other Advances	xx	xx	xx	xx	xx	xx
88	On sb account	xx	xx	xx	xx	xx	xx
89	Sale of Tender form	xx	xx	xx	xx	xx	xx
90	Tender transfer form	xx	xx	xx	xx	xx	xx
91	Misc Receipt	xx	xx	xx	xx	xx	xx
92	Sale of Scrap	xx	xx	xx	xx	xx	xx
93	**To Human resource expenses**						
94	Salaries, Wages, PF and other Allowances	xx	xx	xx	xx	xx	xx
95	Staff Welfare	xx	xx	xx	xx	xx	xx
96	Retirement Gratuity	xx	xx	xx	xx	xx	xx
97	**To Professional expenses**						
98	Professional and Retainer fees	xx	xx	xx	xx	xx	xx
99	Legal And Consultancy Fees	xx	xx	xx	xx	xx	xx
100	**To Repairs And Maintenance**						
101	Repairs and Maintenance Ofiice	xx	xx	xx	xx	xx	xx
102	Repairs and Maintenance (milk booths)	xx	xx	xx	xx	xx	xx
103	Vehicle Running exp.(Diesel and Repairs)	xx	xx	xx	xx	xx	xx
104	Repairs and maintenance(AMC)	xx	xx	xx	xx	xx	xx
105	Repairs and Maintenance (computers)	xx	xx	xx	xx	xx	xx
106	Repairs and Maintenance (canteen)	xx	xx	xx	xx	xx	xx
107	**To Other administrative expenses**						
108	Golden jubillee	xx	xx	xx	xx	xx	xx
109	Vehicle hiring	xx	xx	xx	xx	xx	xx
110	Rent, Rates and Taxes	xx	xx	xx	xx	xx	xx
111	Postage and Telephone	xx	xx	xx	xx	xx	xx
112	Printing and Stationery	xx	xx	xx	xx	xx	xx
113	Advertising and Publicity	xx	xx	xx	xx	xx	xx
114	Newspaper and Periodicals	xx	xx	xx	xx	xx	xx
115	Travelling and Conveyance	xx	xx	xx	xx	xx	xx
116	Security Charges	xx	xx	xx	xx	xx	xx
117	BOD EXPENSES	xx	xx	xx	xx	xx	xx
118	Lease Rent	xx	xx	xx	xx	xx	xx
119	Light and Water charges	xx	xx	xx	xx	xx	xx
120	Farmers induction programme	xx	xx	xx	xx	xx	xx
121	Direcr Meeting Expenses	xx	xx	xx	xx	xx	xx

122	Direcr Sitting Fees	xx	xx	xx	xx	xx	xx
123	Insurance (vehicle)	xx	xx	xx	xx	xx	xx
124	Gardening and Horticulture	xx	xx	xx	xx	xx	xx
125	Miscellaneous expenses	xx	xx	xx	xx	xx	xx
126	Tea and Refreshment Expenses	xx	xx	xx	xx	xx	xx
127	Puja /Golden JubileeExpenses	xx	xx	xx	xx	xx	xx
128	General body meeting expenses	xx	xx	xx	xx	xx	xx
129	BOD travelling expenses	xx	xx	xx	xx	xx	xx
130	ISO EXPENSES	xx	xx	xx	xx	xx	xx
131	maRKETING DEVELOPMENT	xx	xx	xx	xx	xx	xx
132	Subscription & Membership Fees	xx	xx	xx	xx	xx	xx
133	Staff Training	xx	xx	xx	xx	xx	xx
134	Bank Interest	xx	xx	xx	xx	xx	xx
135	Excess of expenditure over income in respect technical input DCS	xx	xx	xx	xx	xx	xx
136	Depriciation	xx	xx	xx	xx	xx	xx
137	PROFIT AND LOSS ACCOUNT	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (a) Dairy Apex Society

Rule 50(1)

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES	Amount	Previous Year	PROPERTY & ASSETS	Amount
	I. SHARE CAPITAL			I. CASH	
xxx	A) Authorised Share Capital _____ shares of Rs _____ Each	xxx	xxx	Cash in Hand	xxx
	B) Subscribed And Paid up Capital				
				II. BALANCE WITH OTHER BANKS	xxx

xxx	1) Shares subscribed by Member societies xxx		xxx	Goa State Co-op. Bank xxx	
			xxx	Other Banks (As per Annexure) xxx	
xxx	2) Share advance(anamat) xxx				
				III. INVESTMENTS	xxx
			xxx	One share of GPSS of Rs 100 xx	
xxx	II. A) RESERVE FUND & OTHER FUND	xxx	xxx	Shares of GSCB xx	
	(As per Schedule)		xxx	Fixed deposit with GSCB xxx	
			xxx	Fixed deposit with SBI xxx	
			xxx	Other Investment (As per Annexure) xxx	
xxx	II. B) OTHER RESERVES	xxx			
	(As per Schedule)		xxx	IV. INTEREST RECEIVABLE	
				On Investment xxx	
xxx	III SECURED LOANS	xxx			
	(As per Schedule)				
			xxx	V. FIXED ASSETS xxx	xxx
xxx	IV. DEPOSITS	xxx		INET BLOCK	
	(As per Schedule)			(As per Schedule)	
	V. OTHER LIABILITIES	xxx		VI. OTHER ASSETS	xxx
			xxx	Inventory (As per Schedule) xxx	
xxx	1) Sundry Creditors For expenses		xxx	(valued at cost or market price whichever xxx	
xxx	(As per Schedule)		xxx	is less as certified by Managing Director) xxx	
xxx	2) Sundry creditors		xxx	Sundry Debtors xxx	
xxx	(As per Schedule)		xxx	Advances (As per Schedule) xxx	
			xxx	Sundry Deposits (As per Schedule) xxx	
			xxx	Other Loan (As per Annexure) xxx	
xxx	VI. PROFIT & LOSS ACCOUNT	xxx			
	B/f xx		xxx	V. PROFIT AND LOSS ACCOUNT xxx	xxx
	Add: Current Year Profit xx			Losses/ (Profit) for previous years xx	
	Less: Appropriation xx			Loss/ (Profit) of the current year xx	
	Less: Current Year Loss xx				
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (a) Dairy Apex Society

(See Rule 50(1))

Trading Account (Ice cream plant) for the year ended 31/03/_____

Previous Year	Expenses/Loss	Amount	Previous Year	Income/Profit	Amount
xxx	To opening stock	xxx			
xxx	To Consumption of Raw Material, pack mat etc	xxx	xxx	By Sale of ice cream	xxx
xxx	To Repairs and Maintainance	xxx	xxx	By Closing stock	xxx
xxx	To Salaries,Wages,pf,bonus etc	xxx			
xxx	To Carraige outwards	xxx			
xxx	To Water and electricity charges	xxx			
xxx	To Gross Profit / (Loss) C/d	xxx			
xxx	**TOTAL**	xxx	xxx	**TOTAL**	xxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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Manufacturing and Trading Account (Cattle Feed plant) for the year ended 31/03/_____

Previous Year	Expenses/Loss	Amount	Previous Year	Income/Profit	Amount
xxx	To Raw Material ,Packing Material,	xxx			
	Stores,Spares and other Consumables		xxx	By Cost of Production c/d	xxx
xxx	To Power and Fuel	xxx			
xxx	To Coolie And Cartage	xxx			
xxx	To Water Charges	xxx			
xxx	To Plant Repairs and Maintenance	xxx			
xxx	To Insurance	xxx			
xxx	To Brokerage	xxx			
xxx	To Lab Testing Expenses	xxx			
xxx	To Factory Wages, Salaries, PF,	xxx			
	Bonus and Other Benefits				
	To Opening Stock of			**By Sale of**	
xxx	Finished Goods (Cattle feed)	xxx	xxx	Cattle Feed	xxx
xxx	Kadba Kutti	xxx	xxx	Kadba Kutti	xxx
xxx	Sarki	xxx	xxx	Gunny bags (Jute bags)	xxx
xxx	Gunny bags	xxx	xxx	Sarki	xxx
xxx	To Cost of Production B/d	xxx	xxx	Bhusa/Maka Penn	xxx
	To Purchase of		xxx	Misc Receipts	xxx
xxx	Bhusa/Maka Penn	xxx			
xxx	Sarki	xxx		**By Closing Stock of**	
xxx	Kadba Kutti	xxx	xxx	Finished Goods	xxx
xxx	To Carraige Inward/ Outward	xxx	xxx	Sarki	xxx
xxx	To Commission on Sale	xxx	xxx	Old gunny bags	xxx
			xxx	Kadba Kutti	xxx
xxx	To Gross Profit / (Loss) C/d	xxx			
xxx	**TOTAL**	**xxx**	**xxx**	**TOTAL**	**xxx**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

Manufacturing and Trading Account (Dairy business plant) for the year ended 31/03/2022

Previous Year	Expenses/Loss	Amount	Previous Year	Income/Profit	Amount
xxx	To opening stock	xxx	xxx	By Stock of Finished Goods	xxx
xxx	To Finished products(Milk)	xxx			
xxx	To Raw Material ,Packing Material	xxx	xxx	By Cost of Production transferred to Trading A/c	xxx
xxx	To Stores Spares other consumables	xxx			
xxx	To Power and Fuel	xxx			
xxx	To Carriage inward	xxx			
xxx	To coolie and cartage	xxx			
xxx	To Water charges	xxx			
xxx	To Plant repairs and maintenance	xxx			
xxx	To Plant insurance	xxx			
xxx	To Laboratory expenses	xxx			
xxx	To Dairy Expenses	xxx			
xxx	To Factory, Wages Salary PF	xxx			
xxx	To bonus and other benefits to staff	xxx			
xxx	**TOTAL**	**xxx**	**xxx**	**TOTAL**	**xxx**
xxx	To Opening stock	xxx	xxx	By Sale Of Milk and other Products	xxx
xxx	To Milk Testing Equipements	xxx			
xxx	To BMC Spares	xxx			
xxx	To Cost of Production b/d	xxx	xxx	By Closing Stock Of Milk Testing Equipments	xxx
xxx	To Purchases of MTE	xxx	xxx	By stock of BMC Spares	xxx
xxx	To Carraige outward	xxx			
xxx	To Management Grant	xxx			
xxx	To Repairs and Maintainance coolers & Insurance- BMC	xxx			
xxx	To Gross Profit c/d to Profit and loss A/c	xxx			
xxx	**TOTAL**	**xxx**	**xxx**	**TOTAL**	**xxx**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L 3 (a) Dairy Apex Society

Rule 50(1)

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses	Amount	Previous Year	Previous Year	Amount
	To Human resource expenses				
xxx	Salaries, Wages, PF and other Allowances	xxx	xxx	By Gross Profit b/d (Trading A/c Dairy)	xxx
xxx	Staff Welfare	xxx	xxx	By Gross Profit b/d (Trading A/c Cattlefeed)	xxx
xxx	Retirement Gratuity	xxx	xxx	By Gross Loss (Ice cream)	xxx
					xxx
	To Professional expenses			**By Interest from banks and others**	
xxx	Professional and Retainer fees	xxx	xxx	On FD with Co-op Banks	xxx
xxx	Legal And Consultancy Fees	xxx	xxx	On other Advances	xxx
xxx		xxx	xxx	On sb account	xxx
	To Repairs And Maintenance				
xxx	Repairs and Maintenance Ofiice	xxx			
xxx	Repairs and Maintenance (milk booths)	xxx	xxx	By Sale of Tender form	xxx
xxx	Vehicle Running exp.(Diesel and Repairs)	xxx			
xxx	Repairs and maintenance(AMC)	xxx	xxx	By Tender transfer form	xxx
xxx	Repairs and Maintenance (computers)	xxx			
xxx	Repairs and Maintenance (canteen)	xxx	xxx	By Misc Receipt	xxx
	To Other administrative expenses		xxx	By Sale of Scrap	xxx
xxx	Golden jubillee	xxx			
xxx	Vehicle hiring	xxx			
xxx	Rent, Rates and Taxes	xxx			
xxx	Postage and Telephone	xxx			
xxx	Printing and Stationery	xxx			
xxx	To Advertising and Publicity	xxx			
xxx	To Newspaper and Periodicals	xxx			

xxx	To Travelling and Conveyance	xxx			
xxx	To Security Charges	xxx			
xxx	To BOD EXPENSES	xxx			
xxx	To Lease Rent	xxx			
xxx	To Light and Water charges	xxx			
xxx	To Farmers induction programme	xxx			
xxx	To Director Meeting Expenses	xxx			
xxx	To Director Sitting Fees	xxx			
xxx	To Insurance (vehicle)	xxx			
xxx	To Gardening and Horticulture	xxx			
xxx	To Miscellaneous expenses	xxx			
xxx	To Tea and Refreshment Expenses	xxx			
xxx	To Puja /Golden JubileeExpenses	xxx			
xxx	To General body meeting expenses	xxx			
xxx	To BOD travelling expenses	xxx			
xxx	To ISO EXPENSES	xxx			
xxx	To maRKETING DEVELOPMENT	xxx			
xxx	To Subscription & Membership Fees	xxx			
xxx	To Staff Training	xxx			
xxx	To Bank Interest	xxx			
xxx	To Excess of expenditure over income in respect to technical input to DCS	xxx			
xxx		xxx			
xxx	To Depreciation	xxx			
			xxx	By Net Loss	xxx
xxx	To Net profit/(Loss) C/f	xxx			
xxx	**TOTAL**	**xxx**	**xxx**	**TOTAL**	**xxx**

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-3 (b) Apex Employees Society							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	XX	XX	XX	XX	XX	XX
2	Bonus Share	XX	XX	XX	XX	XX	XX
3	Statutory Reserve Fund	XX	XX	XX	XX	XX	XX
4	Deficit Fund	XX	XX	XX	XX	XX	XX
5	Common Benefit Fund	XX	XX	XX	XX	XX	XX
6	Co-op. Movement Development Fund	XX	XX	XX	XX	XX	XX
7	Co-op. Development Fund	XX	XX	XX	XX	XX	XX
8	General Body Welfare Fund	XX	XX	XX	XX	XX	XX
9	Buidling Fund	XX	XX	XX	XX	XX	XX
10	Dividend Equilisation Fund	XX	XX	XX	XX	XX	XX
11	Building Depreciation fund	XX	XX	XX	XX	XX	XX
12	Bad & Doubtful Debt Reserve	XX	XX	XX	XX	XX	XX
13	Covid -19 Special Reserve Fund 50%	XX	XX	XX	XX	XX	XX
14	Covid -19 Pendamic Fund	XX	XX	XX	XX	XX	XX
15	Maintenance Fund	XX	XX	XX	XX	XX	XX
16	Other Reserves (As per Annexure)	XX	XX	XX	XX	XX	XX
17	GRANTS, ASSISTANCE & SUBSIDY	XX	XX	XX	XX	XX	XX
18	Call Deposit	XX	XX	XX	XX	XX	XX
19	Fixed Deposit	XX	XX	XX	XX	XX	XX
20	Thrift Deposit	XX	XX	XX	XX	XX	XX
21	Other Deposit (As per Annexure)	XX	XX	XX	XX	XX	XX
22	Death Relief Ass. Scheme DEPOSIT	XX	XX	XX	XX	XX	XX
23	**BORROWINGS**						
24	From Banks	XX	XX	XX	XX	XX	XX
25	From Financial Institutions	XX	XX	XX	XX	XX	XX
26	Other Borrowings (As per Annexure)	XX	XX	XX	XX	XX	XX
27	Fixed Deposit Int. Pay.	XX	XX	XX	XX	XX	XX
28	NPA Reserve	XX	XX	XX	XX	XX	XX
29	OVERDUE INTEREST RESERVE	XX	XX	XX	XX	XX	XX
30	**OTHER LIABILITIES**						

31	Patronage Refund	XX	XX	XX	XX	XX	XX
32	Co-op. Education Fund	XX	XX	XX	XX	XX	XX
33	Dividend to Members	XX	XX	XX	XX	XX	XX
34	Election Fund	XX	XX	XX	XX	XX	XX
35	Remuneration/Audit Fee	XX	XX	XX	XX	XX	XX
36	Audit fee to Govt	XX	XX	XX	XX	XX	XX
37	Staff Salary	XX	XX	XX	XX	XX	XX
38	Staff Bonus/Ex-Gratia	XX	XX	XX	XX	XX	XX
39	Staff Gratuity	XX	XX	XX	XX	XX	XX
40	LIC Refund	XX	XX	XX	XX	XX	XX
41	TDS deducted	XX	XX	XX	XX	XX	XX
42	Excess Loan Recovery	XX	XX	XX	XX	XX	XX
43	Excess Int on Loan Recovery	XX	XX	XX	XX	XX	XX
44	Staff Provident Fund	XX	XX	XX	XX	XX	XX
45	Member Education Fund Payable	XX	XX	XX	XX	XX	XX
46	Medical Reimbursement scheme	XX	XX	XX	XX	XX	XX
47	Income Tax	XX	XX	XX	XX	XX	XX
48	Other Liabilities Payable (As per Annexure)	XX	XX	XX	XX	XX	XX
49	DRAS Services Fees	XX	XX	XX	XX	XX	XX
50	INTEREST	XX	XX	XX	XX	XX	XX
51	MAS Deposit	XX	XX	XX	XX	XX	XX
52	Staff Loan Interest	XX	XX	XX	XX	XX	XX
53	MAS Interest Receivable	XX	XX	XX	XX	XX	XX
54	Bank S/B A/c	XX	XX	XX	XX	XX	XX
55	Bank Fixed Dept Int. GSCB	XX	XX	XX	XX	XX	XX
56	Hall rent	XX	XX	XX	XX	XX	XX
57	Fixed Dep. Interest Receivable GSCB	XX	XX	XX	XX	XX	XX
58	Penal interest	XX	XX	XX	XX	XX	XX
59	Fixed Deposit Interest GSCB (TDS)	XX	XX	XX	XX	XX	XX
60	Cash in Hand	XX	XX	XX	XX	XX	XX
61	**BALANCE WITH OTHER BANKS**						
62	Goa State Co-op. Bank	XX	XX	XX	XX	XX	XX
63	Other Banks (As per Annexure)	XX	XX	XX	XX	XX	XX
64	**INVESTMENTS**						
65	Goa State Co-op. Union Share	XX	XX	XX	XX	XX	XX
66	Goa Coop Printing Press Share	XX	XX	XX	XX	XX	XX
67	Goa State Coop. Bank Share	XX	XX	XX	XX	XX	XX

68	Goa State Coop. Bank (F. D)	XX	XX	XX	XX	XX	XX
69	MAS Deposit Advance	XX	XX	XX	XX	XX	XX
70	**FIXED ASSETS**						
71	Land	XX	XX	XX	XX	XX	XX
72	Building/Premises	XX	XX	XX	XX	XX	XX
73	DEAD STOCK, FURNITURE & FIXTURE	XX	XX	XX	XX	XX	XX
74	VEHICLE	XX	XX	XX	XX	XX	XX
75	COMPUTER & PRINTER	XX	XX	XX	XX	XX	XX
76	COMPUTER SOFTWARE	XX	XX	XX	XX	XX	XX
77	OTHER ASSETS	XX	XX	XX	XX	XX	XX
78	Printing & Stationery Stock	XX	XX	XX	XX	XX	XX
79	Prepaid Expenses	XX	XX	XX	XX	XX	XX
80	TDS Receivable	XX	XX	XX	XX	XX	XX
81	Election Deposit	XX	XX	XX	XX	XX	XX
82	Staff Provident Fund (Deposit)	XX	XX	XX	XX	XX	XX
83	Shop Rent Receivable	XX	XX	XX	XX	XX	XX
84	Staff Loan	XX	XX	XX	XX	XX	XX
85	MAS Interest Receivable	XX	XX	XX	XX	XX	XX
86	Other Assets Receivable (As per Annexure)	XX	XX	XX	XX	XX	XX
87	INTEREST RECEIVABLE (OVERDUE LOAN)	XX	XX	XX	XX	XX	XX
88	Salary	XX	XX	XX	XX	XX	XX
89	Provident Fund	XX	XX	XX	XX	XX	XX
90	Meeting	XX	XX	XX	XX	XX	XX
91	Meeting Allowances	XX	XX	XX	XX	XX	XX
92	Honorarium	XX	XX	XX	XX	XX	XX
93	Hospitality	XX	XX	XX	XX	XX	XX
94	House tax	XX	XX	XX	XX	XX	XX
95	Printing & Stationary	XX	XX	XX	XX	XX	XX
96	Postage	XX	XX	XX	XX	XX	XX
97	Telephone	XX	XX	XX	XX	XX	XX
98	Publication (AGM/SGM Notice)	XX	XX	XX	XX	XX	XX
99	Advertisement	XX	XX	XX	XX	XX	XX
100	Car Insurance	XX	XX	XX	XX	XX	XX
101	Office Expenses	XX	XX	XX	XX	XX	XX
102	Car Maintenance	XX	XX	XX	XX	XX	XX
103	Workshop/Seminar/Get-together/CW	XX	XX	XX	XX	XX	XX

104	Website Maintenance	XX	XX	XX	XX	XX	XX
105	Petrol Expenses	XX	XX	XX	XX	XX	XX
106	Electricity Charges	XX	XX	XX	XX	XX	XX
107	Computer Expenses	XX	XX	XX	XX	XX	XX
108	Professional fees	XX	XX	XX	XX	XX	XX
109	Office Insurance	XX	XX	XX	XX	XX	XX
110	Labour Welfare Board/shop Est.	XX	XX	XX	XX	XX	XX
111	Income Tax Appeal fees	XX	XX	XX	XX	XX	XX
112	Bank Commission	XX	XX	XX	XX	XX	XX
113	Water Charges	XX	XX	XX	XX	XX	XX
114	Honorarium Internal Auditor	XX	XX	XX	XX	XX	XX
115	Filling of returns	XX	XX	XX	XX	XX	XX
116	News paper	XX	XX	XX	XX	XX	XX
117	Coved - 19 Relief	XX	XX	XX	XX	XX	XX
118	Coved Insurance	XX	XX	XX	XX	XX	XX
119	Traveling	XX	XX	XX	XX	XX	XX
120	Legal Fees	XX	XX	XX	XX	XX	XX
121	**INTEREST PAID**						
122	Call Deposit	XX	XX	XX	XX	XX	XX
123	Thrift Deposit	XX	XX	XX	XX	XX	XX
124	Fixed Deposit	XX	XX	XX	XX	XX	XX
125	G.S.C.B-C.C.Interest	XX	XX	XX	XX	XX	XX
126	M. T. Loan Interest GSCB A/c No.	XX	XX	XX	XX	XX	XX
127	Retirement Bonus	XX	XX	XX	XX	XX	XX
128	Death Claim	XX	XX	XX	XX	XX	XX
129	Deprecation dead stock/ Furniture	XX	XX	XX	XX	XX	XX
130	Deprecation Building	XX	XX	XX	XX	XX	XX
131	Deprecation Computer	XX	XX	XX	XX	XX	XX
132	Depreciation Car	XX	XX	XX	XX	XX	XX
133	Depreciation Accounting Software	XX	XX	XX	XX	XX	XX
134	Non performing Assets	XX	XX	XX	XX	XX	XX
135	Fixed Deposit Int Pay	XX	XX	XX	XX	XX	XX
136	Audit Fees Payable	XX	XX	XX	XX	XX	XX
137	Staff Gratuity payable	XX	XX	XX	XX	XX	XX
138	Bonus Payable Staff	XX	XX	XX	XX	XX	XX
139	Election Fund	XX	XX	XX	XX	XX	XX
140	Medical Reimbursement Scheme	XX	XX	XX	XX	XX	XX

141	General BF./Gift to Meme. Sty pay	XX	XX	XX	XX	XX	XX
142	Income tax payable	XX	XX	XX	XX	XX	XX
143	Honorarium Internal Auditor	XX	XX	XX	XX	XX	XX
144	Member Education Fund Payable	XX	XX	XX	XX	XX	XX
145	PROFIT & LOSS ACCOUNT	XX	XX	XX	XX	XX	XX
	TOTAL						

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (b) Apex Employees Society

(See Rule 50(1))

Name of the Co-operative Society

BALANCE SHEET AS ON 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each	xxx	xxx	xxx	Cash in Hand		xxx
	Paid Up Share Capital		xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx					
xxx	Bonus Share issued to Member	xxx					
					BALANCE WITH OTHER BANKS		xxxx
	RESERVE FUND & OTHER FUND			xxx	Goa State Co-op. Bank	xxx	
xxx	Statutory Reserve Fund	xxx		xxx	Other Banks (As per Annexure)	xxx	
xxx	Deficit Fund	xxx					
xxx	Common Benefit Fund	xxx					
xxx	Co-op. Movement Development Fund	xxx			INVESTMENTS		xxx
xxx	Co-op. Development Fund			xxx			
xxx	General Body Welfare Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Buidling Fund	xxx		xxx	Goa Coop Printing Press Share	xxx	

xxx	Dividend Equilisation Fund	xxx		xxx	Goa State Coop. Bank Share	xxx	
xxx	Building Depreciation fund	xxx		xxx	Goa State Coop. Bank (F. D)	xxx	
xxx	Bad & Doubtful Debt Reserve	xxx					
xxx	Covid -19 Special Reserve Fund 50%	xxx		xxx	MAS Deposit Advance		xxx
xxx	Covid -19 Pendamic Fund	xxx					
xxx	Maintenance Fund	xxx			FIXED ASSETS		
xxx	Other Reserves (As per Annexure)	xxx		xxx	Land		xxx
xxx	GRANTS, ASSISTANCE & SUBSIDY	xxx		xxx	Building/Premises	xxx	xxx
					Less: Depreciation	xxx	
	DEPOSIT & OTHER ACCOUNT		xxx				
xxx	Call Deposit	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Fixed Deposit	xxx			Less: Depreciation	xxx	
xxx	Thrift Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx					
xxx	Death Relief Ass. Scheme DEPOSIT		xxx	xxx	VEHICLE	xxx	xxx
					Less: Depreciation	xxx	
	BORROWINGS		xxx				
xxx	From Banks	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	From Financial Institutions	xxx			Less: Depreciation	xxx	
xxx	Other Borrowings (As per Annexure)	xxx		-			
				xxx	COMPUTER SOFTWARE	xxx	xxx
					Less: Depreciation	xxx	
	INTEREST PAYABLE		xxx				
xxx	Fixed Deposit Int. Pay.	xxx			OTHER ASSETS		xxx
-							
xxx	NPA PROVISIONING		xxx	xxx	Printing & Stationery Stock	xxx	
-				xxx	Prepaid Expenses	xxx	
xxx	OVERDUE INTEREST RESERVE		xxx	xxx	TDS Receivable	xxx	
				xxx	Election Deposit	xxx	
-	OTHER LIABILITIES		xxx	xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Patronage Refund	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Co-op. Education Fund	xxx		xxx	Staff Loan	xxx	
xxx	Dividend to Members	xxx		xxx	MAS Interest Receivable	xxx	
xxx	Election Fund	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	Remuneration/Audit Fee	xxx					

xxx	Audit fee to Govt	xxx					
xxx	Staff Salary	xxx					
xxx	Staff Bonus/Ex-Gratia	xxx					
xxx	Staff Gratuity	xxx					
xxx	LIC Refund	xxx					
xxx	TDS deducted	xxx					
xxx	Excess Loan Recovery	xxx					
xxx	Excess Int on Loan Recovery	xxx					
xxx	Staff Provident Fund	xxx					
xxx	Member Education Fund Payable	xxx					
xxx	Medical Reimbursement scheme	xxx					
xxx	Income Tax	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx		xxx	INTEREST RECEIVABLE (OVERDUE LOAN)		xxx
xxx	PROFIT & LOSS ACCOUNT	xxx		xxx	PROFIT & LOSS ACCOUNT		xxxx
	B/f xxx				B/f	xxx	
	Add: Current Year Profit xxx				Add: Current Year Loss	xx	
	Less: Current Year Loss xxx				Less: Current Year Profit	xxx	
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (b) Apex Employees Society

(See Rule 50(1))

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENSES		AMOUNT	Previous Year	INCOME		AMOUNT
	ADMINISTRATIVE _		xxx		SERVICES		xxx
xxx	Salary	xxx		xxx	DRAS Services Fees	xxx	
xxx	Add Provident Fund	xxx					

xxx	Meeting	xxx			INTEREST		xxx
xxx	Meeting Allowances	xxx		xxx	MAS Deposit	xxx	
xxx	Honorarium	xxx		xxx	Staff Loan Interest	xxx	
xxx	Hospitality	xxx		xxx	MAS Interest Receivable	xxx	
xxx	House tax	xxx		xxx	Bank S/B A/c	xxx	
xxx	Printing & Stationary	xxx		xxx	Bank Fixed Dept Int. GSCB	xxx	
xxx	Postage	xxx		xxx	Hall rent	xxx	
xxx	Telephone	xxx		xxx	Fixed Dep. Interest Receivable GSCB	xxx	
xxx	Publication (AGM/SGM Notice)	xxx		xxx	Penal interest	xxx	
xxx	Advertisement	xxx		xxx	Fixed Deposit Interest GSCB (TDS)	xxx	
xxx	Car Insurance	xxx					
xxx	Office Expenses	xxx					
xxx	Car Maintenance	xxx					
xxx	Workshop/Seminar/Get-together/CW	xxx		-			
xxx	Website Maintenance	xxx		-			
xxx	Petrol Expenses	xxx					
xxx	Electricity Charges	xxx					
xxx	Computer Expenses	xxx					
xxx	Professional fees	xxx					
xxx	Office Insurance	xxx					
xxx	Labour Welfare Board/shop Est.	xxx					
xxx	Income Tax Appeal fees	xxx					
xxx	Bank Commission	xxx					
xxx	Water Charges	xxx					
xxx	Honorarium Internal Auditor	Xxx					
xxx	Filling of returns	xxx					
xxx	News paper	xxx					
xxx	Coved - 19 Relief	xxx					
xxx	Coved Insurance	xxx					
xxx	Traveling	xxx					
xxx	Legal Fees	xxx					
	INTEREST PAID		xxx				
xxx	Call Deposit	xxx					
xxx	Thrift Deposit	xxx					

xxx	Fixed Deposit	xxx				
xxx	G.S.C.B-C.C.Interest	xxx				
xxx	M. T. Loan Interest GSCB A/c No.	xxx				
xxx	Retirement Bonus	xxx				
xxx	Death Claim	xxx				
	DEPRECIATION		xxx			
xxx	Deprecation dead stock/ Furniture	xxx				
xxx	Deprecation Building	xxx				
xxx	Deprecation Computer	xxx				
xxx	Depreciation Car	xxx				
xxx	Depreciation Accounting Software	xxx				
xxx	Non performing Assets	xxx				
	PROVISIONS		xxx			
xxx	Fixed Deposit Int Pay	xxx				
xxx	Audit Fees Payable	xxx				
xxx	Staff Gratuity	xxx				
xxx	Bonus Payable Staff	xxx				
xxx	Election Fund	xxx				
xxx	Medical Reimbursement Scheme	xxx				
xxx	General BF./Gift to Meme. Sty pay	xxx				
xxx	Income tax	xxx				
xxx	Honorarium Internal Auditor	xxx				
xxx	Member Education Fund Payable	xxx				
xxx	NET PROFIT		xxx	xxx	NET LOSS	Xxx
xxx	TOTAL		xxx	xxx	TOTAL	Xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-3 (c) Apex Housing Federation							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Bonus Share issued to Member	xx	xx	xx	xx	xx	xx
3	**Government Share Capital**	xx	xx	xx	xx	xx	xx
4	Statutory Reserve Fund u/s 52(a)	xx	xx	xx	xx	xx	xx
5	Deficit Fund 52(b)	xx	xx	xx	xx	xx	xx
6	Common Benefit Fund 52(d)	xx	xx	xx	xx	xx	xx
7	Co-op. Movement Development Fund 52(e)	xx	xx	xx	xx	xx	xx
8	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
9	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
10	Building	xx	xx	xx	xx	xx	xx
11	Depreciation fund	xx	xx	xx	xx	xx	xx
12	Bad & Doubtful Debt Reserve	xx	xx	xx	xx	xx	xx
13	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
14	Govt. Share Capital Red. Fund	xx	xx	xx	xx	xx	xx
15	GRANTS, ASSISTANCE & SUBSIDY	xx	xx	xx	xx	xx	xx
16	**BORROWINGS**						
17	Long Term Loan from LIC Secured	xx	xx	xx	xx	xx	xx
18	From Financial Institutions	xx	xx	xx	xx	xx	xx
19	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
20	Interest payable on Borrowings	xx	xx	xx	xx	xx	xx
21	**NPA PROVISIONING**	xx	xx	xx	xx	xx	xx
22	**OVERDUE INTEREST RESERVE**	xx	xx	xx	xx	xx	xx
23	**OTHER LIABILITIES**						
24	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
25	Dividend to Members society	xx	xx	xx	xx	xx	xx
26	Election Fund	xx	xx	xx	xx	xx	xx
27	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
28	Audit fee to Govt	xx	xx	xx	xx	xx	xx
29	Staff Salary	xx	xx	xx	xx	xx	xx
30	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
31	Staff Gratuity	xx	xx	xx	xx	xx	xx
32	LIC Refund	xx	xx	xx	xx	xx	xx
33	TDS deducted	xx	xx	xx	xx	xx	xx
34	Excess Loan Recovery	xx	xx	xx	xx	xx	xx
35	Excess Int on Loan Recovery	xx	xx	xx	xx	xx	xx
36	Staff Provident Fund	xx	xx	xx	xx	xx	xx
37	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx

38	Interest on Housing Loans	xx	xx	xx	xx	xx	xx
39	Interest on SB Account	xx	xx	xx	xx	xx	xx
40	Interest on Bank FDR	xx	xx	xx	xx	xx	xx
41	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
42	Cash in Hand	xx	xx	xx	xx	xx	xx
43	**BALANCE WITH OTHER BANKS**						
44	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
45	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
46	**INVESTMENTS & Deposits**						
47	Shares (as per Annexure)	xx	xx	xx	xx	xx	xx
48	FDR with Banks (as per Annexure)	xx	xx	xx	xx	xx	xx
49	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
50	Deposit (as per Annexure)	xx	xx	xx	xx	xx	xx
51	**FIXED ASSETS As per Annexure**	xx	xx	xx	xx	xx	xx
52	**LOANS & ADVANCES**						
53	Housing Loan	xx	xx	xx	xx	xx	xx
54	Other Loan (As per Annexure)	xx	xx	xx	xx	xx	xx
55	**OTHER ASSETS**						
56	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
57	INTEREST RECEIVABLE						
58	On Loans & Advances (As per Annexure)	xx	xx	xx	xx	xx	xx
59	On Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
60	Other Receivables (As per Annexure)	xx	xx	xx	xx	xx	xx
61	**To Interest on Borrowings**						
62	Long Term Loan from LIC Secured	xx	xx	xx	xx	xx	xx
63	From Financial Institutions	xx	xx	xx	xx	xx	xx
64	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
65	Staff Cost (as per Annexure)	xx	xx	xx	xx	xx	xx
66	Administrative Cost (as per Annexure)	xx	xx	xx	xx	xx	xx
67	Depreciation (as per Annexure)	xx	xx	xx	xx	xx	xx
68	Provision for Principal Overdue	xx	xx	xx	xx	xx	xx
69	Govt. Share Capital Redumption Fund	xx	xx	xx	xx	xx	xx
70	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx
	TOTAL						

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-3 (c) Apex Housing Federation

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES	Amount	Previous Year	PROPERTY & ASSETS	Amount
	AUTHORISED SHARE CAPITAL			CASH	
xxx	xxx Shares of Rs. xxx each	xxx	xxx	Cash in Hand	xxx
	Paid Up Share Capital			BALANCE WITH OTHER BANKS	
xxx	Members xxx Shares of Rs. xxx each	xxx	xxx	Goa State Co-op. Bank	xxx
xxx	Bonus Share issued to Member	xxx	xxx	Other Banks (As per Annexure)	xxx
xxx	Government Share Capital	xxx	xxx		
	RESERVE FUND & OTHER FUND			INVESTMENTS & Deposits	
xxx	Statutory Reserve Fund u/s 52(a)	xxx	xxx	Shares (as per Annexure)	
xxx	Deficit Fund 52(b)	xxx	xxx	FDR with Banks (as per Annexure)	xxx
xxx	Common Benefit Fund 52(d)	xxx	xxx	Other Investment (As per Annexure)	xxx
xxx	Co-op. Movement Development Fund 52(c)	xxx	xxx	Deposit (as per Annexure)	xxx
xxx	Co-op. Development Fund			xxx	
xxx	Dividend Equilisation Fund	xxx			
xxx	Building	xxx		FIXED ASSETS	xxx
xxx	Depreciation fund	xxx		As per Annexure	
xxx	Bad & Doubtful Debt Reserve	xxx	xxx		
xxx	Other Reserves (As per Annexure)	xxx	xxx	LOANS & ADVANCES	
xxx	Govt. Share Capital Red. Fund	xxx	xxx	Housing Loan	xxx
				Other Loan (As per Annexure)	xxx
xxx	GRANTS. ASSISTANCE & SUBSIDY	xxx	xxx		
				OTHER ASSETS	xxx
			xxx	Printing & Stationery Stock	xxx
	BORROWINGS				
xxx	Long Term Loan from LIC Secured	xxx			
xxx	From Financial Institutions	xxx			
xxx	Other Borrowings (As per Annexure)	xxx			

	INTEREST PAYABLE			INTEREST RECEIVABLE	
xxx	Borrowings	xxx		On Loans & Advances (As per Annexure)	xxx
				On Investment (As per Annexure)	xxx
xxx	NPA PROVISIONING	xxx		Other Receivables (As per Annexure)	xxx
xxx	OVERDUE INTEREST RESERVE	xxx			
	OTHER LIABILITIES				
xxx	Co-op. Education Fund	xxx			
xxx	Dividend to Members society	xxx			
xxx	Election Fund	xxx			
xxx	Remuneration/Audit Fee	xxx			
xxx	Audit fee to Govt	xxx			
xxx	Staff Salary	xxx			
xxx	Staff Bonus/Ex-Gratia	xxx			
xxx	Staff Gratuity	xxx			
xxx	LIC Refund	xxx			
xxx	TDS deducted	xxx			
xxx	Excess Loan Recovery	xxx			
xxx	Excess Int on Loan Recovery	xxx			
xxx	Staff Provident Fund	xxx			
xxx	Other Liabilities Payable (As per Annexure)	xxx			
xxx	PROFIT & LOSS ACCOUNT	xxx	xxx	PROFIT & LOSS ACCOUNT	
	B/f xxx		xxx	B/f xxx	
	Add: Current Year Profit xxx			Add: Current Year Loss xxx	
	Less: Appropriation xxx				
	Less: Current Year Loss xxx		xxx	Less: Current Yes Profit xxx	
					xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-3 (c) Apex Housing Federation

(See Rule 50(1))

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses	Amount	Previous Year	Income	Amount
			xxx	To Interest on Housing Loans	xxx
	To Interest on Borrowings				
xxx	Long Term Loan from LIC Secured	xxx	xxx	By Interest on SB Account	xxx
xxx	From Financial Institutions	xxx	xxx	By Interest on Bank FDR	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Staff Cost (as per Annexure)	xxx			
xxx	To Administrative Cost (as per Annexure)	xxx			
xxx	To Depreciation (as per Annexure)	xxx			
xxx	To Provision for Principal Overdue	xxx			
xxx	To Govt. Share Capital Redumption Fund	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-3 (d) Apex Bank

(See Rule 50(1))

Name of the Co-operative Society

Trial Balance for the year 31/03/_____

Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	"A" class shares	xx	xx	xx	xx	xx	xx
2	"B"class shares	xx	xx	xx	xx	xx	xx
3	"C"class shares	xx	xx	xx	xx	xx	xx

4	SHARE APPLICATION MONEY	xx	xx	xx	xx	xx	xx
5	BORROWINGS (As per Annexure)	xx	xx	xx	xx	xx	xx
6	Statutory Reserve fund	xx	xx	xx	xx	xx	xx
7	Building Fund	xx	xx	xx	xx	xx	xx
8	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
9	Reserves for unforseen losses	xx	xx	xx	xx	xx	xx
10	Agriculture credit stabilsation Fund	xx	xx	xx	xx	xx	xx
11	Shares Capital Redemption fund.	xx	xx	xx	xx	xx	xx
12	Education Fund & Fees	xx	xx	xx	xx	xx	xx
13	Development Fund VKS Sty.	xx	xx	xx	xx	xx	xx
14	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
15	Revaluation Reserve	xx	xx	xx	xx	xx	xx
16	Reserve for Loss Assets(IIBI)	xx	xx	xx	xx	xx	xx
17	General Reserve (Sch 1)	xx	xx	xx	xx	xx	xx
18	Contigent Prov. Against STD Assets	xx	xx	xx	xx	xx	xx
19	Provision for Bad & Doubtful Debts	xx	xx	xx	xx	xx	xx
20	Prov. For Food Consortium	xx	xx	xx	xx	xx	xx
21	Prov. For Fraudulant Cases	xx	xx	xx	xx	xx	xx
22	Prov.for Inter Bank Reconciliation	xx	xx	xx	xx	xx	xx
23	Capital Reserve	xx	xx	xx	xx	xx	xx
24	Investment Depreciation Reserve	xx	xx	xx	xx	xx	xx
25	Comman Walfare Fund	xx	xx	xx	xx	xx	xx
26	Investment Fluctuation Reserve (IFR)	xx	xx	xx	xx	xx	xx
27	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
28	DEPOSITS & OTHER ACCOUNTS						
29	Fixed deposit societies	xx	xx	xx	xx	xx	xx
30	Fixed deposit local bodies	xx	xx	xx	xx	xx	xx
31	Fixed deposit individuals	xx	xx	xx	xx	xx	xx
32	Monthly recurring deposits	xx	xx	xx	xx	xx	xx
33	pigmy deposit	xx	xx	xx	xx	xx	xx
34	Security Deposit	xx	xx	xx	xx	xx	xx
35	Matured Deposit	xx	xx	xx	xx	xx	xx
36	**Saving Bank Deposits**						
37	Societies	xx	xx	xx	xx	xx	xx
38	Local Bodies.	xx	xx	xx	xx	xx	xx
39	Individuals	xx	xx	xx	xx	xx	xx
40	**Current deposits**	xx	xx	xx	xx	xx	xx
41	Societies	xx	xx	xx	xx	xx	xx
42	(out of which from urban Coop.Banks	xx	xx	xx	xx	xx	xx
43	Local Bodies.	xx	xx	xx	xx	xx	xx
44	Individuals	xx	xx	xx	xx	xx	xx
45	Pigmy Deposit Collection a/c.	xx	xx	xx	xx	xx	xx
46	Other Deposit (As per Annexure)	xx	xx	xx	xx	xx	xx

47	Interest payable (As per Annexure)	xx	xx	xx	xx	xx	xx
48	CLEARING ADJUSTMENTS(As per Annexure)	xx	xx	xx	xx	xx	xx
49	**OTHER LIABILITIES**						
50	Sundry Creditors (Sch 3)	xx	xx	xx	xx	xx	xx
51	Draft & Payorder payable	xx	xx	xx	xx	xx	xx
52	Audit fees payable	xx	xx	xx	xx	xx	xx
53	Consultancy fees Payable	xx	xx	xx	xx	xx	xx
54	Branch Adj. for Net debit balance	xx	xx	xx	xx	xx	xx
55	TDS Payable	xx	xx	xx	xx	xx	xx
56	EGSLIS scheme	xx	xx	xx	xx	xx	xx
57	ABN/Recovery Exe. Fees Payable	xx	xx	xx	xx	xx	xx
58	Subsidy Reserve Fund.	xx	xx	xx	xx	xx	xx
59	Collection of Electricity/Water Bills	xx	xx	xx	xx	xx	xx
60	Loss on Non Banking Assets	xx	xx	xx	xx	xx	xx
61	NFS issuer charge back ac	xx	xx	xx	xx	xx	xx
62	PMJJBY/PMSBY Collection Account	xx	xx	xx	xx	xx	xx
63	Rent Payable	xx	xx	xx	xx	xx	xx
64	NFS Issuer A/c	xx	xx	xx	xx	xx	xx
65	Security Deposit (contractors)	xx	xx	xx	xx	xx	xx
66	Sundry Creditors (OTS)	xx	xx	xx	xx	xx	xx
67	Dues payable to staff (Sch 4)	xx	xx	xx	xx	xx	xx
68	Earnest Money(EMD)	xx	xx	xx	xx	xx	xx
69	Branch ATM GL AC	xx	xx	xx	xx	xx	xx
70	Sim SE Pay	xx	xx	xx	xx	xx	xx
71	Draft paid witthout advice	xx	xx	xx	xx	xx	xx
72	GST/Service Tax Payable	xx	xx	xx	xx	xx	xx
73	Provision for Tax	xx	xx	xx	xx	xx	xx
74	Deaf Collection Account	xx	xx	xx	xx	xx	xx
75	Personal Accident Insurance	xx	xx	xx	xx	xx	xx
76	Provision for ATM Expenses	xx	xx	xx	xx	xx	xx
77	Credit Balance in HCC/CC	xx	xx	xx	xx	xx	xx
78	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
79	Overdue Interest Reserve	xx	xx	xx	xx	xx	xx
80	BRANCH ADJUSTMENT(Net)	xx	xx	xx	xx	xx	xx
81	DAMAN DIU BIFURCATION	xx	xx	xx	xx	xx	xx
82	BILLS FOR COLLECTION	xx	xx	xx	xx	xx	xx
83	(Being Bills Receivable as per contra)	xx	xx	xx	xx	xx	xx
84	ACCEPTANCES , ENDORSEMENT	xx	xx	xx	xx	xx	xx
85	& OTHER OBLIGATIONS ON	xx	xx	xx	xx	xx	xx
86	BEHALF OF CUSTOMERS AS PER CONTRA	xx	xx	xx	xx	xx	xx

87	Interest Received On	xx	xx	xx	xx	xx	xx
88	Loans & Advances	xx	xx	xx	xx	xx	xx
89	Deposits with other Financial Institutions	xx	xx	xx	xx	xx	xx
90	Investments	xx	xx	xx	xx	xx	xx
91	Commission & Exchange	xx	xx	xx	xx	xx	xx
92	Rent Received	xx	xx	xx	xx	xx	xx
93	Service Charges & Processing Fees	xx	xx	xx	xx	xx	xx
94	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
95	**Profit on**						
96	Redemption of Govt. Securities	xx	xx	xx	xx	xx	xx
97	Sale of Govt. Securities	xx	xx	xx	xx	xx	xx
98	Excess provision Reversal	xx	xx	xx	xx	xx	xx
99	Bad & doubtfull debts	xx	xx	xx	xx	xx	xx
100	Standard Assets	xx	xx	xx	xx	xx	xx
101	Income Tax Refund (2018-19)	xx	xx	xx	xx	xx	xx
102	Interest on Income Tax Refund	xx	xx	xx	xx	xx	xx
103	CASH.	xx	xx	xx	xx	xx	xx
104	With Reserve Bank of India	xx	xx	xx	xx	xx	xx
105	In hand	xx	xx	xx	xx	xx	xx
106	In ATMs	xx	xx	xx	xx	xx	xx
107	BALANCES WITH OTHER BANKS	xx	xx	xx	xx	xx	xx
108	Current A/c with SBI & other Nationalised Banks	xx	xx	xx	xx	xx	xx
109	Current A/c with other Banks.	xx	xx	xx	xx	xx	xx
110	Current A/c with Coop.Banks.	xx	xx	xx	xx	xx	xx
111	TERM DEPOSITS WITH BANKS	xx	xx	xx	xx	xx	xx
112	INVESTMENTS:	xx	xx	xx	xx	xx	xx
113	SLR Securities	xx	xx	xx	xx	xx	xx
114	In Central & State Govt. Securities	xx	xx	xx	xx	xx	xx
115	Central Govt. Securities	xx	xx	xx	xx	xx	xx
116	Face Value Rs	xx	xx	xx	xx	xx	xx
117	Book Value Rs	xx	xx	xx	xx	xx	xx
118	State Govt. Securities	xx	xx	xx	xx	xx	xx
119	B. NON-SLR Securities	xx	xx	xx	xx	xx	xx
120	Shares of Coop. Institution.	xx	xx	xx	xx	xx	xx
121	Public Secter Undertakings(PSUs)	xx	xx	xx	xx	xx	xx
122	Bonds of All India Financial Institution(AFIs)	xx	xx	xx	xx	xx	xx
123	ADVANCES	xx	xx	xx	xx	xx	xx
124	SHORT TERM LOANS	xx	xx	xx	xx	xx	xx
125	Of the total Short Term advances:	xx	xx	xx	xx	xx	xx
126	Cash Credit Limits	xx	xx	xx	xx	xx	xx
127	Societies: Rs.	xx	xx	xx	xx	xx	xx

128	Others: Rs.	xx	xx	xx	xx	xx	xx
129	Term Loan	xx	xx	xx	xx	xx	xx
130	Societies: Rs.	xx	xx	xx	xx	xx	xx
131	Others: Rs.	xx	xx	xx	xx	xx	xx
132	(Of the total Short Term advances	xx	xx	xx	xx	xx	xx
133	Rs.----------/-pertain to Societies under	xx	xx	xx	xx	xx	xx
134	Liquidation)	xx	xx	xx	xx	xx	xx
135	MEDIUM TERM LOANS	xx	xx	xx	xx	xx	xx
136	Of the total Medium Term advances:	xx	xx	xx	xx	xx	xx
137	Amt due from Soc- Rs. ----	xx	xx	xx	xx	xx	xx
138	Others-Rs. ------	xx	xx	xx	xx	xx	xx
139	(Of the total Medium Term advances	xx	xx	xx	xx	xx	xx
140	Rs. ----1 pertain to Societies	xx	xx	xx	xx	xx	xx
141	under Liquidation)	xx	xx	xx	xx	xx	xx
142	**LONG TERM LOANS**						
143	Of the total Long Term advances:	xx	xx	xx	xx	xx	xx
144	Amount due from Soc.- Rs.---------- --	xx	xx	xx	xx	xx	xx
145	Others- Rs.----------	xx	xx	xx	xx	xx	xx
146	**INTEREST RECEIVABLE ON**						
147	Loans & Advances	xx	xx	xx	xx	xx	xx
148	Investments	xx	xx	xx	xx	xx	xx
149	Bank Deposits	xx	xx	xx	xx	xx	xx
150	**FIXED ASSETS LESS DEPRECIATION**						
151	Land	xx	xx	xx	xx	xx	xx
152	Premises	xx	xx	xx	xx	xx	xx
153	Premises A/c(Revaluation)	xx	xx	xx	xx	xx	xx
154	Others (As per Annexure)	xx	xx	xx	xx	xx	xx
155	**OTHER ASSETS:**						
156	Sundry Debtors	xx	xx	xx	xx	xx	xx
157	TDS Receivable from Income Tax	xx	xx	xx	xx	xx	xx
158	Comm. & Exchange Rec.	xx	xx	xx	xx	xx	xx
159	Library Books	xx	xx	xx	xx	xx	xx
160	Stock of Stationery	xx	xx	xx	xx	xx	xx
161	Telephone connection deposits	xx	xx	xx	xx	xx	xx
162	Festival & Special Advance	xx	xx	xx	xx	xx	xx
163	Security deposit a/c.	xx	xx	xx	xx	xx	xx
164	Subsidy due.	xx	xx	xx	xx	xx	xx
165	Cersai registration fee(Equi Mort)	xx	xx	xx	xx	xx	xx
166	Security Transaction Tax	xx	xx	xx	xx	xx	xx
167	Rent & Water Charges receivable	xx	xx	xx	xx	xx	xx
168	Electricity & Water Connection Deposits	xx	xx	xx	xx	xx	xx

169	Receivable Agaist Fraud Cases	xx	xx	xx	xx	xx	xx
170	NFS Settlement A/c	xx	xx	xx	xx	xx	xx
171	DEAF Claim A/c	xx	xx	xx	xx	xx	xx
172	NFS Aquirer A/c	xx	xx	xx	xx	xx	xx
173	KCC Int. Waiver Receivable	xx	xx	xx	xx	xx	xx
174	Ex-Gratia Interest Receivable	xx	xx	xx	xx	xx	xx
175	PAN card coupon amt. receivable	xx	xx	xx	xx	xx	xx
176	Tax Deducted at Source	xx	xx	xx	xx	xx	xx
177	Graha Adhar Settlement	xx	xx	xx	xx	xx	xx
178	Advance Tax	xx	xx	xx	xx	xx	xx
179	GST cr availble	xx	xx	xx	xx	xx	xx
180	NFS Service Tax Ac	xx	xx	xx	xx	xx	xx
181	NFS Aquire Charge Back Account	xx	xx	xx	xx	xx	xx
182	Advance to the owner of the premises	xx	xx	xx	xx	xx	xx
183	Credit Balance in HCC/CC	xx	xx	xx	xx	xx	xx
184	Prepaid Expenses	xx	xx	xx	xx	xx	xx
185	Statutory Court Deposit	xx	xx	xx	xx	xx	xx
186	BRANCH ADJUSTMENT(Net)	xx	xx	xx	xx	xx	xx
187	CLEARING ADJUSTMENTS (SCh 6)	xx	xx	xx	xx	xx	xx
188	NON BANKING ASSETS	xx	xx	xx	xx	xx	xx
189	Acquired in satisfaction of Banks claim	xx	xx	xx	xx	xx	xx
190	LOSS ASSETS(IIBI Bonds)	xx	xx	xx	xx	xx	xx
191	BILLS RECEIVABLE	xx	xx	xx	xx	xx	xx
192	(Being bills for collection as per contra)	xx	xx	xx	xx	xx	xx
193	ACCEPTANCE ENDORSEMENT	xx	xx	xx	xx	xx	xx
194	& OTHER OBLIGATIONS ON	xx	xx	xx	xx	xx	xx
195	BEHALF OF CUSTOMERS AS PER CONTRA	xx	xx	xx	xx	xx	xx
196	**Interest Paid on**						
197	Deposits	xx	xx	xx	xx	xx	xx
198	Investment/Borrowings	xx	xx	xx	xx	xx	xx
199	Securities Purchased	xx	xx	xx	xx	xx	xx
200	**Salaries & Allowances**						
201	Staff Salaries (As per Annexure)	xx	xx	xx	xx	xx	xx
202	Retiremental Benefits	xx	xx	xx	xx	xx	xx
203	PF Adm.charges on wages	xx	xx	xx	xx	xx	xx
204	EDLI (Empl's deposit linked ins. Sheeme	xx	xx	xx	xx	xx	xx
205	Employees group gratuity	xx	xx	xx	xx	xx	xx
206	Staff Uniform Expenses	xx	xx	xx	xx	xx	xx
207	Employees PF	xx	xx	xx	xx	xx	xx

208	Directors Sitting Fees	xx	xx	xx	xx	xx	xx
209	T.A./D.A. of Management	xx	xx	xx	xx	xx	xx
210	**Rent, Taxes, Insurance & Electricity**						
211	Rent	xx	xx	xx	xx	xx	xx
212	Taxes	xx	xx	xx	xx	xx	xx
213	Insurance	xx	xx	xx	xx	xx	xx
214	Electricity	xx	xx	xx	xx	xx	xx
215	Premium paid to D.I.C.G.C.	xx	xx	xx	xx	xx	xx
216	**AMC on:**						
217	Hardware	xx	xx	xx	xx	xx	xx
218	Software	xx	xx	xx	xx	xx	xx
219	Others (As per Annexure)	xx	xx	xx	xx	xx	xx
220	Amortisation of Premium on HTM Securities	xx	xx	xx	xx	xx	xx
221	Depreciation	xx	xx	xx	xx	xx	xx
222	Establishment Expenses	xx	xx	xx	xx	xx	xx
223	Legal Charges & Expenses	xx	xx	xx	xx	xx	xx
224	Subscription & Periodicals	xx	xx	xx	xx	xx	xx
225	Advertisement & Publicity (As per Annexure)	xx	xx	xx	xx	xx	xx
226	Consultancy Charges	xx	xx	xx	xx	xx	xx
227	ATM Expenses	xx	xx	xx	xx	xx	xx
228	Serv.Ch. On Consortium Adv.	xx	xx	xx	xx	xx	xx
229	COVID-19 Pandemic exp	xx	xx	xx	xx	xx	xx
230	General Charges (As per Annexure)	xx	xx	xx	xx	xx	xx
231	Postage, Teleph. & Lease Line Ch.	xx	xx	xx	xx	xx	xx
232	Stationery	xx	xx	xx	xx	xx	xx
233	Repairs to Property (As per Annexure)	xx	xx	xx	xx	xx	xx
234	GST input unutilised	xx	xx	xx	xx	xx	xx
235	Mobile ATM Van Expenmses	xx	xx	xx	xx	xx	xx
236	AGM Expenses	xx	xx	xx	xx	xx	xx
237	Written of Assets (As per Annexure)	xx	xx	xx	xx	xx	xx
238	Auditor's Remuneration	xx	xx	xx	xx	xx	xx
239	As auditor	xx	xx	xx	xx	xx	xx
240	Certification	xx	xx	xx	xx	xx	xx
241	Tax matters	xx	xx	xx	xx	xx	xx
242	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
243	**Provisions :**						
244	Standard Assets	xx	xx	xx	xx	xx	xx
245	Bad & Doubtful Debts	xx	xx	xx	xx	xx	xx
246	Investment Depreciation	xx	xx	xx	xx	xx	xx
247	Investment Fluctuation Reserve	xx	xx	xx	xx	xx	xx
248	OTS Waiver	xx	xx	xx	xx	xx	xx
249	Relief Granted under Court order	xx	xx	xx	xx	xx	xx

250	Self Assessment Tax (FY----------)	xx	xx	xx	xx	xx	xx
251	PROVISION FOR TAX)	xx	xx	xx	xx	xx	xx
252	PROFIT & LOSS A/C	xx	xx	xx	xx	xx	xx
	TOTAL	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (d) Apex Bank

(See Rule 50(1))

Name of the Co-operative Bank

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	1. CAPITAL				1. CASH.		xxxx
xxx	I. AUTHORISED CAPITAL		xxx	xxx	With Reserve Bank of India	xxx	
				xxx	In hand	xxx	
	II. ISSUED, SUBSCRIBED & PAID UP			xxx	In ATMs	xxx	
xxx	a. A" class shares held by Cooperative	xxx			2. BALANCES WITH OTHER BANKS		xxxx
	Institutions of Rs.100/- / Rs.1000/- each			xxx	Current A/c with SBI & other Nationalised Banks	xxx	
xxx	b. "B"class shares held by Government	xxx		xxx	Current A/c with other Banks.	xxx	
	of Goa of Rs.1000/- / Rs. 5000/- each.			xxx	Current A/c with Coop.Banks.	xxx	
xxx	c. "C"class shares held by Individuals	xxx					
	of Rs. 100/- / Rs.1000/- each			xxx	3. TERM DEPOSITS WITH BANKS		xxxx
				xxx			
xxx	2. SHARE APPLICATION MONEY		xxx	xxx			
					4. INVESTMENTS:		
xxx	3. BORROWINGS		xxx	xxx	A. SLR Securities	xxx	
	(As per Annexure)			xxx	a . In Central & State Govt. Securities	xxx	
				xxx		xxx	

	4. RESERVE FUND AND PROVISIONS		xxx				
xxx	Statutory Reserve fund	xxx		xxx	1. Central Govt. Securities	xxx	
xxx	Building Fund	xxx			Face Value Rs		
xxx	Dividend Equilisation Fund	xxx			Book Value Rs		
xxx	Reserves for unforseen losses	xxx		xxx	2. State Govt. Securities	xxx	
xxx	Agriculture credit stabilsation Fund	xxx			Face Value Rs 4,72,18,30,000		
xxx	Shares Capital Redemption fund.	xxx			Book Value Rs 4,73,34,98,620		
xxx	Education Fund & Fees	xxx		xxx	B. NON-SLR Securities		
xxx	Development Fund VKS Sty.	xxx			1. Shares of Coop. Institution.	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	Revaluation Reserve	xxx			2. Public Secter Undertakings(PSUs)	xxx	
xxx	Reserve for Loss Assets(IIBI)	xxx			3. Bonds of All India Financial Institution(AFIs)	xxx	xxxx
xxx	General Reserve (Sch 1)	xxx					
xxx	Contigent Prov. Against STD Assets	xx					
xxx	Provision for Bad & Doubtful Debts	xxx			5. ADVANCES		
xxx	Prov. For Food Consortium	xxx		xxx	I. SHORT TERM LOANS	xx	
xxx	Prov. For Fraudulant Cases	xxx			Of the total Short Term advances:		
xxx	Prov.for Inter Bank Reconciliation	xx			Cash Credit Limits		
xxx	Capital Reserve	xxx			Societies: Rs.		
xxx	Investment Depreciation Reserve	xx			Others: Rs.		
xxx	Comman Walfare Fund	xxx			Term Loan		
xxx	Investment Fluctuation Reserve (IFR)	xx			Societies: Rs.		
xxx	Other Reserves (As per Annexure)	xxx			Others: Rs.		
xxx	5. DEPOSITS & OTHER ACCOUNTS		xxx		(Of the total Short Term advances		
xxx	A. FIXED DEPOSITS	xxx			Rs.----------/-pertain to Societies under		
	I. SOCIETIES:				Liquidation)		
				xxx	II. MEDIUM TERM LOANS	xx	
xxx	II. LOCAL BODIES:	xx			Of the total Medium Term advances:		
					Amt due from Soc- Rs.---		

xxx	III. INDIVIDUALS:	xxx			Others-Rs. ------		
					(Of the total Medium Term advances		
xxx	B MONTHLY RECURRING DEPOSITS	xxx			Rs. ----1 pertain to Societies		
					under Liquidation)		
xxx	C. PIGMY DEPOSITS	xxx		xxx	III. LONG TERM LOANS	xxx	xxxx
					Of the total Long Term advances:		
	D. OTHER DEPOSITS	xx			Amount due from Soc.- Rs.----------		
xxx	SECURITY DEPOSITS	xxx			Others- Rs.----------		
xxx	MATURED DEPOSITS	xxx					
					6. INTEREST RECEIVABLE ON		
	E. SAVING BANK DEPOSITS:	xxx		xxx	Loans & Advances	xxx	
xxx	Societies	xxx		xxx	Investments	xxx	
xxx	Local Bodies.	xxx		xxx	Bank Deposits	xxx	xxxx
xxx	Individuals	xxx					
xxx	F. CURRENT DEPOSITS:			_	7. FIXED ASSETS LESS DEPRECIATION		
xxx	Societies	xxx		xxx	Land	xxx	
xxx	(out of which from urban Coop.Banks	xxx		xxx	Premises	xxx	
xxx	Local Bodies.	xxx		xxx	Premises A/c(Revaluation)	xxx	
xxx	Individuals	xxx		xxx	Others (As per Annexure)	xxx	xxxx
xxx	Pigmy Deposit Collection a/c.	xxx					
xxx	Other Deposit (As per Annexure)	xxx		_	8. OTHER ASSETS:		
				xxx	Sundry Debtors	xxx	
xxx	6. INTEREST PAYABLE (As per Annexure)	xx		xxx	TDS Receivable from Income Tax	xxx	
				xxx	Comm. & Exchange Rec.	xxx	
xxx	7. CLEARING ADJUSTMENTS(As per Annexure)	xxx		xxx	Library Books	xx	
				xxx	Stock of Stationery	xx	
xxx	8. OTHER LIABILITIES		xxx	xxx	Telephone connection deposits	xx	
xxx	Sundry Creditors (Sch 3)	xxx		xxx	Festival & Special Advance	xxx	
xxx	Draft & Payorder payable	xxx		xxx	Security deposit a/c.	xx	

xxx	Audit fees payable	xx		xxx	Subsidy due.	xxx	
xxx	Consultancy fees Payable	xxx		xxx	Cersai registration fee(Equi Mort)	xx	
xxx	Branch Adj. for Net debit balance	xxx		xxx	Security Transaction Tax	xxx	
xxx	TDS Payable	xxx		xxx	Rent & Water Charges receivable	xxx	
xxx	EGSLIS scheme	xxx		xxx	Electricity & Water Connection Deposits	xxx	
xxx	ABN/Recovery Exe. Fees Payable	xxx		xxx	Receivable Agaist Fraud Cases	xxx	
xxx	Subsidy Reserve Fund.	xxx		xxx	NFS Settlement A/c	xxx	
xxx	Collection of Electricity/Water Bills	xxx		xxx	DEAF Claim A/c	xxx	
xxx	Loss on Non Banking Assets	xxx		xxx	NFS Aquirer A/c	xxx	
xxx	NFS issuer charge back ac	xxx		xxx	KCC Int. Waiver Receivable	xxx	
xxx	PMJJBY/PMSBY Collection Account	xxx		xxx	Ex-Gratia Interest Receivable	xxx	
xxx	Rent Payable	xxx		xxx	PAN card coupon amt. receivable	xxx	
xxx	NFS Issuer A/c	xxx		xxx	Tax Deducted at Source	xxx	
xxx	Security Deposit (contractors)	xxx		xxx	Graha Adhar Settlement	xxx	
xxx	Sundry Creditors (OTS)	xxx		xxx	Advance Tax	xxx	
xxx	Dues payable to staff (Sch 4)	xxx		xxx	GST cr availble	xxx	
xxx	Earnest Money(EMD)	xxx		xxx	NFS Service Tax Ac	xxx	
xxx	Branch ATM GL AC	xxx		xxx	NFS Aquire Charge Back Account	xxx	
xxx	Sim SE Pay	xxx		xxx	Advance to the owner of the premises	xxx	
xxx	Draft paid witthout advice	xxx		xxx	Credit Balance in HCC/CC	xxx	
xxx	GST/Service Tax Payable	xxx		xxx	Prepaid Expenses	xxx	
xxx	Provision for Tax	xxx		xxx	Statutory Court Deposit	xxx	xxxx
xxx	Deaf Collection Account	xxx					
xxx	Personal Accident Insurance	xxx		xxx	9 BRANCH ADJUSTMENT(Net)		xxxx
xxx	Provision for ATM Expenses	xxx					
xxx	Credit Balance in HCC/CC	xxx		xxx	10. CLEARING ADJUSTMENTS (SCh 6)		xxxx

xxx	Other Liabilities Payable (As per Annexure)	xxx					
				xxx	11. NON BANKING ASSETS		xxxx
xxx	9. OVERDUE INTEREST RESERVE		xxx		Acquired in satisfaction of Banks claim		
xxx	10 BRANCH ADJUSTMENT(Net)		xxx	xxx	12. LOSS ASSETS(IIBI Bonds)		xxxx
				xxx	13. BILLS RECEIVABLE		xxxx
xxx	11.DAMAN DIU BIFURCATION		xxx		(Being bills for collection as per contra)		
					-		
xxx	12. BILLS FOR COLLECTION		xxx	xxx	14. ACCEPTANCE ENDORSEMENT		xxxx
	(Being Bills Receivable as per contra)				& OTHER OBLIGATIONS ON		
					BEHALF OF CUSTOMERS AS PER CONTRA		
xxx	13. ACCEPTANCES , ENDORSEMENT		xxx				
	& OTHER OBLIGATIONS ON						
	BEHALF OF CUSTOMERS AS PER CONTRA						
				xxx	15. PROFIT & LOSS ACCOUNT		xxx
xxx	14. PROFIT & LOSS A/C		xxx		B/f	xxx	
	B/f	xxx			Add: Current Year Loss	xxx	
	Add: Current Year Profit	xxx			Less: Current Yes Profit	xxx	
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx					
	-						
xxxxx	TOTAL		xxxxx	xxxxx	TOTAL		xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-3 (d) Apex Bank

(See Rule 50(1))

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses		AMO UNT	Previous Year	Income		AMO UNT
_	I. Interest Paid on			_	I. Interest Received On		
xxx	Deposits	xxx		xxx	Loans & Advances	xxx	
xxx	Investment/Borrowings	xxx		xxx	Deposits with other Financial Institutions	xxx	
xxx	Securities Purchased	xxx	xxxx	xxx	Investments	xxx	xxxx
		_					
_	II. Salaries & Allowances			xxx	II. Commission & Exchange		xxx
xxx	Staff Salaries (As per Annexure)	xxx					
xxx	Retiremental Benefits	xxx		xxx	III Rent Received		xxx
xxx	PF Adm.charges on wages	xxx					
xxx	EDLI (Empl's deposit linked ins. Shceme	xxx		xxx	IV Service Charges & Processing Fees		xxx
xxx	Employees group gratuity	xxx			_		
xxx	Staff Uniform Expenses	xxx		xxx	V Other Receipts (As per Annexure)		xxx
xxx	Employees PF	xxx	xxxx				
xxx	III Directors Sitting Fees		xxx				
xxx	IV T.A./D.A. of Management		xxx	_	VI. Profit on		
				xxx	a) Redemption of Govt. Securities	xxx	
_	VRent, Taxes, Insurance & Electricity			xxx	b) Sale of Govt. Securities	xxx	xxxx
xxx	Rent	xxx					
xxx	Taxes	xxx					
xxx	Insurance	xxx			VII.Excess provision Reversal		
xxx	Electricity	xxx	xxxx	xxx	Bad & doubtfull debts	xxx	
				xxx	Standard Assets	xxx	xxxx
xxx	VI Premium paid to D.I.C.G.C.		xxx				
_	VIIAMC on:			xxx	IX. Income Tax Refund (2018-19)		xxx
xxx	Hardware	xxx					

xxx	Software	xxx		xxx	X. Interest on Income Tax Refund		xxx
xxx	Others (As per Annexure)	xxx	xxxx				
xxx	VIII Amortisation of Premium		xxx				
	on HTM Securities						
xxx	IXDepreciation		xxx				
-	X Establishment Expenses	xxx					
xxx	Legal Charges & Expenses	xxx					
xxx	Subscription & Periodicals	xxx					
xxx	Advertisement & Publicity (As per Annexure)	xxx					
xxx	Consultancy Charges	xxx					
xxx	ATM Expenses	xxx					
xxx	Serv.Ch. On Consortium Adv.	xxx					
xxx	COVID-19 Pandemic exp	xxx					
xxx	General Charges (As per Annexure)	xxx					
xxx	Postage, Teleph. & Lease Line Ch.	xxx					
xxx	Stationery	xxx					
xxx	Repairs to Property (As per Annexure)	xxx					
xxx	GST input unutilised	xxx					
xxx	Mobile ATM Van Expenmses	xxx					
xxx	AGM Expenses	xxx					
xxx	Written of Assets (As per Annexure)	xxx					
xxx	Auditor's Remuneration	xxx					
xxx	- As auditor	xx					
xxx	- Certification	xxx					
xxx	- Tax matters	xxx					
xxx	To Other Expenses (As per Annexure)		xxxx				
-	XIProvisions :						
xxx	Standard Assets	xxx					
xxx	Bad & Doubtful Debts	xxx					
xxx	Investment Depreciation	xxx					
xxx	Investment Fluctuation Reserve	xxx	xxxx				

xxx	XII OTS Waiver		xxx				
xxx	XIII Relief Granted under Court		xxx				
	Order						
xxx	XIV Self Assessment Tax (FY----------)		xxx				
xxx	XVPROVISION FOR TAX)						
	xxx	()					
	xxx	xxx	xxxx	xxx	BY NET LOSS		xxx
xxx	XVI NET PROFIT		xxxx				
xxx	TOTAL		xxx	xxx	TOTAL		xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-3 (e) Apex Co-operative Union							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
8	Buidling Fund	xx	xx	xx	xx	xx	xx

9	Building Depreciation fund	xx	xx	xx	xx	xx	xx
10	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
11	Price fluctuation fund	xx	xx	xx	xx	xx	xx
12	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx
13	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
14	Risk Fund	xx	xx	xx	xx	xx	xx
15	Special Reserves	xx	xx	xx	xx	xx	xx
16	Life Membership Subscription	xx	xx	xx	xx	xx	xx
17	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
18	**GRANTS, ASSISTANCE & SUBSIDY**						
19	Govt. Subsidy	xx	xx	xx	xx	xx	xx
20	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
21	DEPOSIT	xx	xx	xx	xx	xx	xx
22	**Current Liabilities**						
23	Sundry Creditors	xx	xx	xx	xx	xx	xx
24	Patronage Refund	xx	xx	xx	xx	xx	xx
25	Dividend to Members	xx	xx	xx	xx	xx	xx
26	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
27	Election Fund	xx	xx	xx	xx	xx	xx
28	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
29	Audit fee to Govt	xx	xx	xx	xx	xx	xx
30	Staff Salary	xx	xx	xx	xx	xx	xx
31	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
32	Staff Gratuity	xx	xx	xx	xx	xx	xx
33	Security Deposit Aganst Study Tour of Members Coop.	xx	xx	xx	xx	xx	xx
34	Staff Salary & Allowance Payable – DBICT	xx	xx	xx	xx	xx	xx
35	Staff Salary & Allowance Payable – UNION	xx	xx	xx	xx	xx	xx
36	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
37	Annual Subscription	xx	xx	xx	xx	xx	xx
38	Education Fund	xx	xx	xx	xx	xx	xx
39	Monthly Advertisement	xx	xx	xx	xx	xx	xx
40	Special Issue Advertisement Sahakar Goa	xx	xx	xx	xx	xx	xx
41	**Indirect Incomes**	xx	xx	xx	xx	xx	xx
42	Reimbursment of Expenses	xx	xx	xx	xx	xx	xx

43	Finacial Assistance Received From NCUI	xx	xx	xx	xx	xx	xx
44	Interest on Fixed Deposit	xx	xx	xx	xx	xx	xx
45	Interest on Saving A/c	xx	xx	xx	xx	xx	xx
46	Interest on Staff Gratuity FD Receipt	xx	xx	xx	xx	xx	xx
47	Misscellaneous Income	xx	xx	xx	xx	xx	xx
48	Office Premises Rent	xx	xx	xx	xx	xx	xx
49	Reimbursement of Expenses	xx	xx	xx	xx	xx	xx
50	Cash In Hand - Union	xx	xx	xx	xx	xx	xx
51	Cash In Hand - DBICT	xx	xx	xx	xx	xx	xx
52	**BALANCE WITH OTHER BANKS**						
53	The Goa State Coop. Bank A/C No. 49 - UNION	xx	xx	xx	xx	xx	xx
54	The Goa State Coop. Bank A/C No. 2524 - DBICT	xx	xx	xx	xx	xx	xx
55	**INVESTMENT**						
56	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
57	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
58	FDR with Goa State Co-op Bank	xx	xx	xx	xx	xx	xx
59	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
60	**LOANS & ADVANCES**	xx	xx	xx	xx	xx	xx
61	Festival Advance Receivable	xx	xx	xx	xx	xx	xx
62	**FIXED ASSETS**	xx	xx	xx	xx	xx	xx
63	Office Premises	xx	xx	xx	xx	xx	xx
64	Office Vehicle Xylo GA07E8545	xx	xx	xx	xx	xx	xx
65	Other Assets	xx	xx	xx	xx	xx	xx
66	**OTHER ASSETS**						
67	F.D. Interest Receivable	xx	xx	xx	xx	xx	xx
68	Gas Connection Depost	xx	xx	xx	xx	xx	xx
69	Gratuity FD Intrest Receivable	xx	xx	xx	xx	xx	xx
70	Ncui Receivable	xx	xx	xx	xx	xx	xx
71	Office Premises Rent, Sweeping & Cleaning	xx	xx	xx	xx	xx	xx
72	Security Depost Against Regular Payment of Energy	xx	xx	xx	xx	xx	xx
73	T.D.S on Fixed Deposit	xx	xx	xx	xx	xx	xx
74	T.D.S. on Staff Grutuity F.D.	xx	xx	xx	xx	xx	xx
75	Investment in Gratuity Fund	xx	xx	xx	xx	xx	xx
76	Investment of Staff Provident Fund	xx	xx	xx	xx	xx	xx

77	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
78	Cooperative Week Celebration Expenses	xx	xx	xx	xx	xx	xx
79	Advertisement Expenses	xx	xx	xx	xx	xx	xx
80	Annual Day Celebration Expenses	xx	xx	xx	xx	xx	xx
81	Annual General Body Meeting Expenses	xx	xx	xx	xx	xx	xx
82	Audit Fee	xx	xx	xx	xx	xx	xx
83	Bank Charges	xx	xx	xx	xx	xx	xx
84	Conveyance Expenses	xx	xx	xx	xx	xx	xx
85	Depreciation (Dead Stock)	xx	xx	xx	xx	xx	xx
86	Electricity Charges	xx	xx	xx	xx	xx	xx
87	Entertainment & Refreshment A/c	xx	xx	xx	xx	xx	xx
88	Intrest on Loan Against Term Deposit	xx	xx	xx	xx	xx	xx
89	Leave Encashment Paid	xx	xx	xx	xx	xx	xx
90	Magazine Sahakar Goa Exp.	xx	xx	xx	xx	xx	xx
91	Postage, Telegram & Telephone	xx	xx	xx	xx	xx	xx
92	Printing & Stationary	xx	xx	xx	xx	xx	xx
93	Professional & Legal Expenses	xx	xx	xx	xx	xx	xx
94	Retirement Gratuity	xx	xx	xx	xx	xx	xx
95	Sitting Fee & TA/DA of Directors for Attending Meet	xx	xx	xx	xx	xx	xx
96	Staff Salary & Allowances	xx	xx	xx	xx	xx	xx
97	Study Tour of Board of Board of Directors	xx	xx	xx	xx	xx	xx
98	Study Tour of Member Cooperative Societies	xx	xx	xx	xx	xx	xx
99	TA/DA of Chairman for Attending Meetings/AGM of NCU	xx	xx	xx	xx	xx	xx
100	Training Programme Expenses	xx	xx	xx	xx	xx	xx
101	**Indirect Expenses**	xx	xx	xx	xx	xx	xx
102	Annual Subcription Paid to NCUI-New Delhi	xx	xx	xx	xx	xx	xx
103	District Level Seminar – South	xx	xx	xx	xx	xx	xx
104	Interest on Loan Against Term Deposit	xx	xx	xx	xx	xx	xx
105	Office Vehicle expences	xx	xx	xx	xx	xx	xx
106	**Repairs/Maintainance Office/Dead Stock/Computer**						
107	Computer Maintenance Expenses	xx	xx	xx	xx	xx	xx
108	Office Equipment Repairs & Maintainence	xx	xx	xx	xx	xx	xx

109	**Seminar/Conference of All Member Cooperative Societ**						
110	Cooperative Week Celebration	xx	xx	xx	xx	xx	xx
111	North District Seminar on	xx	xx	xx	xx	xx	xx
112	South District Seminar on	xx	xx	xx	xx	xx	xx
113	State Level Seminar	xx	xx	xx	xx	xx	xx
114	Training Programme for Youth	xx	xx	xx	xx	xx	xx
115	Womens Training Programme	xx	xx	xx	xx	xx	xx
116	Vehicle	xx	xx	xx	xx	xx	xx
117	Annual Servicing	xx	xx	xx	xx	xx	xx
118	Diesel	xx	xx	xx	xx	xx	xx
119	Insurance Premium Office Vehicle Xylo 8545	xx	xx	xx	xx	xx	xx
120	Repairs Maintenance Xylo 8545	xx	xx	xx	xx	xx	xx
121	**Excess of income over expenditure**	xx	xx	xx	xx	xx	xx
122	PROFIT & LOSS A/C	xx	xx	xx	xx	xx	xx
	TOTAL	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (c) Apex Co-operative Union

(See Rule 50(1))

BALANCE SHEET AS ON 31-03-_____

Previous Year	CAPITAL & LIABILITIES	Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL			CASH		
xxx	xxx Shares of Rs. xxx each	xxx	xxx	Cash In Hand - Union	xxx	
			xxx	Cash In Hand - DBICT	xxx	xxx
	Paid up Share Capital	Xxx				
xxx	Members xxx Shares of Rs. xxx each xxx			BALANCE WITH OTHER BANKS		
xxx	Governement Share Capital xxx		xxx	The Goa State Coop. Bank A/C No. 49 - UNION	xxx	
			xxx	The Goa State Coop. Bank A/C No. 2524 - DBICT	xxx	xxx

	RESERVE FUND & OTHER FUND		Xxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENT		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	xxx
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	xxx
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Goa State Co-op Bank	xxx	xxx
xxx	Co-op. Development Fund	xx		xxx			
xxx	Buidling Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	xxx
xxx	Building Depreciation fund	xxx					
xxx	Dividend Equilisation Fund	xxx			LOANS & ADVANCES		
xxx	Price fluctuation fund	xxx		xxx	Festival Advance Receivable		xxx
xxx	Govt. Share Cont. Fund	xxx					
xxx	Govt. Share Cap. Red.Fund	xxx			FIXED ASSETS		
xxx	Risk Fund	xxx		xxx	Office Premises	xxx	
xxx	Special Reserves	xxx		xxx	Office Vehicle Xylo GA07E8545	xxx	
xxx	Life Membership Subscription	xxx		xxx	Other Assets	xxx	xxx
xxx	Other Reserves (As per Annexure)	xxx					
	GRANTS. ASSISTANCE & SUBSIDY		Xxx		OTHER ASSETS		
xxx	Govt. Subsidy	xxx		xxx	F.D. Interest Receivable	xxx	
xxx	Other (As per Annexure)	xxx		xxx	Gas Connection Depost	xxx	
				xxx	Gratuity FD Intrest Receivable	xxx	
xxx	DEPOSIT		Xxx	xxx	Ncui Receivable	xxx	
				xxx	Office Premises Rent, Sweeping & Cleaning	xxx	
	Current Liabilities			xxx	Security Depost Against Regular Payment of Energy	xxx	
xxx	Sundry Creditors	xxx		xxx	T.D.S on Fixed Deposit	xxx	
xxx	Patronage Refund	xxx		xxx	T.D.S. on Staff Grutuity F.D.	xxx	
xxx	Dividend to Members	xxx		xxx	Investment in Gratuity Fund	xxx	
xxx	Unpaid Dividend to Govt.	xxx		xxx	Investment of Staff Provident Fund	xxx	
xxx	Election Fund	xxx					
xxx	Remuneration/Audit Fee	xxx					
xxx	Audit fee to Govt	xxx					
xxx	Staff Salary	xxx					
xxx	Staff Bonus/Ex-Gratia	xxx					
xxx	Staff Gratuity	xxx					
xxx	Security Deposit Aganst Study Tour of Members Coop.	xxx					
xxx	Staff Salary & Allowance Payable – DBICT	xxx					

xxx	Staff Salary & Allowance Payable – UNION xxx				
xxx	Other Liabilities Payable (As per Annexure) xxx				
xxx	PROFIT & LOSS ACCOUNT	Xxx	xxx	PROFIT & LOSS ACCOUNT	xxx
	B/f xxx			B/f xxx	
	Add: Current Year Profit xxx			Add: Current Year Loss xxx	
	Less: Appropriation xxx			Less: Current Year Profit xxx	
	Less: Current Year Loss xxx				
xxxx x	TOTAL	xxx xx	xxxx x	TOTAL	xxx xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (c) Apex Co-operative Union

(See Rule 50(1))

Income and Expenditure Statement for the year ending 31/03/_____

Previous Year	Particulars	Amount	Previous Year	Particulars	Amount
	Direct Expenses	xxx		Direct Incomes	xxx
xxx	Miscellaneous Expenses xxx		xxx	Annual Subscription xxx	
xxx	Cooperative Week Celebration Expenses xxx		xxx	Education Fund xxx	
xxx	Advertisement Expenses xxx		xxx	Monthly Advertisement xxx	
xxx	Annual Day Celebration Expenses xxx		xxx	Special Issue Advertisement Sahakar Goa xxx	
xxx	Annual General Body Meeting Expenses xxx			Indirect Incomes	xxx
xxx	Audit Fee xxx		xxx	Reimbursment of Expenses xxx	
xxx	Bank Charges xxx		xxx	Finacial Assistance Received From NCUI xxx	
xxx	Conveyance Expenses xxx		xxx	Interest on Fixed Deposit xxx	
xxx	Depreciation (Dead Stock) xxx		xxx	Interest on Saving A/c xxx	
xxx	Electricity Charges xxx		xxx	Interest on Staff Gratuity FD Receipt xxx	

xxx	Entertainment & Refreshment A/c	xxx		xxx	Misscellaneous Income	xxx	
xxx	Intrest on Loan Against Term Deposit	xxx		xxx	Office Premises Rent	xxx	
xxx	Leave Encashment Paid	xxx		xxx	Reimbursement of Expenses	xxx	
xxx	Magazine Sahakar Goa Exp.	xxx					
xxx	Postage, Telegram & Telephone	xxx					
xxx	Printing & Stationary	xxx					
xxx	Professional & Legal Expenses	xxx					
xxx	Retirement Gratuity	xxx					
xxx	Sitting Fee & TA/DA of Directors for Attending Meet	xxx					
xxx	Staff Salary & Allowances	xxx					
xxx	Study Tour of Board of Board of Directors	xxx					
xxx	Study Tour of Member Cooperative Societies	xxx					
xxx	TA/DA of Chairman for Attending Meetings/AGM of NCU	xxx					
xxx	Training Programme Expenses	xxx					
	Indirect Expenses		xxx				
xxx	Annual Subcription Paid to NCUI-New Delhi	xxx					
xxx	District Level Seminar – South	xxx					
xxx	Interest on Loan Against Term Deposit	xxx					
xxx	Office Vehicle Mini Bus No. GA-07-F-1232	xxx					
	Repairs/Maintainance Office/Dead Stock/Computer		xxx				
xxx	Computer Maintenance Expenses	xxx					
xxx	Office Equipment Repairs & Maintainence	xxx					
	Seminar/Conference of All Member Cooperative Societ		xxx				
xxx	Cooperative Week Celebration	xxx					
xxx	North District Seminar on	xxx					
xxx	South District Seminar on	xxx					
xxx	State Level Seminar	xxx					
xxx	Training Programme for Youth	xxx					
xxx	Womens Training Programme	xxx					
	Vehicle GA070E8545	xxx					
xxx	Annual Servicing	xxx					
xxx	Diesel GA07E8545	xxx					
xxx	Insurance Premium Office Vehicle Xylo 8545	xxx					
xxx	Repairs Maintenance Xylo 8545	xxx		xxx	Excess of expenditure over income		xxx
xxx	Excess of income over expenditure		xxx				
xxx	Total		xxx	xxx	Total		xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (f) Apex Marketing and Consumers Society							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Societies & Individuals share capital	xx	xx	xx	xx	xx	xx
2	Share Subscription	xx	xx	xx	xx	xx	xx
3	Deficit Fund for Meeting unforeseen deficits	xx	xx	xx	xx	xx	xx
4	Co-operative Education Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Development of Coop. Movement	xx	xx	xx	xx	xx	xx
7	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
8	Dividend to Member Society	xx	xx	xx	xx	xx	xx
9	Balance Surplus	xx	xx	xx	xx	xx	xx
10	Statutory Reserve fund	xx	xx	xx	xx	xx	xx
11	Depreciation Fund-Vehicle	xx	xx	xx	xx	xx	xx
12	Depreciation Fund-Furniture & Fixture	xx	xx	xx	xx	xx	xx
13	Depreciation Fund- Building	xx	xx	xx	xx	xx	xx
14	Depreciation Fund- Computer	xx	xx	xx	xx	xx	xx
15	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
16	**BORROWINGS**						
17	Secured Bank Loan A/C	xx	xx	xx	xx	xx	xx
18	GS Coop. Bank CC/SHS/1	xx	xx	xx	xx	xx	xx
19	GS Coop. Bank CC/SHS/2	xx	xx	xx	xx	xx	xx
20	Mapusa U. Bank Hyp. No. 3856	xx	xx	xx	xx	xx	xx
21	GS Coop. Bank CC/205	xx	xx	xx	xx	xx	xx
22	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
23	Security Deposit	xx	xx	xx	xx	xx	xx
24	Sundry Creditors	xx	xx	xx	xx	xx	xx
25	Sundry Creditors	xx	xx	xx	xx	xx	xx
26	Employees Bank Loan	xx	xx	xx	xx	xx	xx
27	LIC Payable	xx	xx	xx	xx	xx	xx

28	Suppliers A/C	xx	xx	xx	xx	xx	xx
29	Govt. Dues Payable	xx	xx	xx	xx	xx	xx
30	ESI Payable	xx	xx	xx	xx	xx	xx
31	GST Payable	xx	xx	xx	xx	xx	xx
32	TDS Payable	xx	xx	xx	xx	xx	xx
33	Employees P.F.	xx	xx	xx	xx	xx	xx
34	Other Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
35	Other Dues Payable	xx	xx	xx	xx	xx	xx
36	Rent Payable	xx	xx	xx	xx	xx	xx
37	Salary Payable	xx	xx	xx	xx	xx	xx
38	Other Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
39	Other Liabilities	xx	xx	xx	xx	xx	xx
40	Retention Money	xx	xx	xx	xx	xx	xx
41	Provision for fraud	xx	xx	xx	xx	xx	xx
42	Provision A/C	xx	xx	xx	xx	xx	xx
43	Bonus Ex-Gratia	xx	xx	xx	xx	xx	xx
44	Audit Fees - Statutory Audit	xx	xx	xx	xx	xx	xx
45	Audit Fees - Internal Audit	xx	xx	xx	xx	xx	xx
46	Leave Encashment	xx	xx	xx	xx	xx	xx
47	Rent	xx	xx	xx	xx	xx	xx
48	Telephone	xx	xx	xx	xx	xx	xx
49	Water & Electricity Charges	xx	xx	xx	xx	xx	xx
50	Stock/Cash Shortage recovery	xx	xx	xx	xx	xx	xx
51	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
52	Old Sundry Creditors A/c (As per Annexure)	xx	xx	xx	xx	xx	xx
53	Sales (General)	xx	xx	xx	xx	xx	xx
54	Sales (Empties)	xx	xx	xx	xx	xx	xx
55	Shop Lifting Recovery	xx	xx	xx	xx	xx	xx
56	Premises Rent	xx	xx	xx	xx	xx	xx
57	Other Receipts	xx	xx	xx	xx	xx	xx
58	Transport Reimbursement (LPG)	xx	xx	xx	xx	xx	xx
59	Accrued Interest on FD	xx	xx	xx	xx	xx	xx
60	Dividend	xx	xx	xx	xx	xx	xx
61	Royalty (Taza Tokri)	xx	xx	xx	xx	xx	xx
62	Interest on Income Tax Refund	xx	xx	xx	xx	xx	xx
63	Stock Shortage Recovery	xx	xx	xx	xx	xx	xx
64	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
65	Cash in hand	xx	xx	xx	xx	xx	xx
66	**BALANCE WITH OTHER BANKS**						
67	Canara Bank	xx	xx	xx	xx	xx	xx
68	Bank of India	xx	xx	xx	xx	xx	xx
69	Bicholim Urban Coop.Bank	xx	xx	xx	xx	xx	xx
70	HDFC Bank	xx	xx	xx	xx	xx	xx
71	State Bank of India	xx	xx	xx	xx	xx	xx
72	YES Bank	xx	xx	xx	xx	xx	xx

73	GSCB Current A/c	xx	xx	xx	xx	xx	xx
74	Axis Bank	xx	xx	xx	xx	xx	xx
75	**INVESTMENT**						
76	Fixed Deposits	xx	xx	xx	xx	xx	xx
77	Accrued Interest	xx	xx	xx	xx	xx	xx
78	Other Receivables (As per Annexure)	xx	xx	xx	xx	xx	xx
79	Security Deposits	xx	xx	xx	xx	xx	xx
80	Other Receivables	xx	xx	xx	xx	xx	xx
81	Arbitration Fees	xx	xx	xx	xx	xx	xx
82	Income Tax /VAT Tax	xx	xx	xx	xx	xx	xx
83	General Insurance Claim	xx	xx	xx	xx	xx	xx
84	Stock Shortage Recoverable A/c	xx	xx	xx	xx	xx	xx
85	Sundry Debtors	xx	xx	xx	xx	xx	xx
86	Credit Sale Customer	xx	xx	xx	xx	xx	xx
87	Sundry Debtors	xx	xx	xx	xx	xx	xx
88	Cust.A/C Govt.Supplies	xx	xx	xx	xx	xx	xx
89	Staff Advances	xx	xx	xx	xx	xx	xx
90	Employees Festival Advance	xx	xx	xx	xx	xx	xx
91	Prepaid Expenses	xx	xx	xx	xx	xx	xx
92	Misappropriation A/c	xx	xx	xx	xx	xx	xx
93	Depot A/C	xx	xx	xx	xx	xx	xx
94	Cash Under Theft	xx	xx	xx	xx	xx	xx
95	Fixed Assets	xx	xx	xx	xx	xx	xx
96	Office Vehicles	xx	xx	xx	xx	xx	xx
97	H.O.Land	xx	xx	xx	xx	xx	xx
98	Madkai Land (Plot)	xx	xx	xx	xx	xx	xx
99	Quepem Premises	xx	xx	xx	xx	xx	xx
100	Mapusa Premises	xx	xx	xx	xx	xx	xx
101	Madkai Godown	xx	xx	xx	xx	xx	xx
102	Leasehold Premises vasco	xx	xx	xx	xx	xx	xx
103	H.O.Building	xx	xx	xx	xx	xx	xx
104	Furnitures & Fixtures	xx	xx	xx	xx	xx	xx
105	Computers	xx	xx	xx	xx	xx	xx
106	Other Receivables (As per Annexure)	xx	xx	xx	xx	xx	xx
107	Closing Stock	xx	xx	xx	xx	xx	xx
108	Cash Shortage	xx	xx	xx	xx	xx	xx
109	Branch Adjustment	xx	xx	xx	xx	xx	xx
110	Purchase	xx	xx	xx	xx	xx	xx
111	Trade Charges	xx	xx	xx	xx	xx	xx
112	Salary Regular Employees	xx	xx	xx	xx	xx	xx
113	Wages Casual Workers	xx	xx	xx	xx	xx	xx
114	Salary under Substistance Allowance	xx	xx	xx	xx	xx	xx
115	Contribution to E.S.I.C.	xx	xx	xx	xx	xx	xx
116	Contribution to Provident Fund	xx	xx	xx	xx	xx	xx
117	Bonus/Ex-Gratia/Incentives	xx	xx	xx	xx	xx	xx

118	Contribution to EDLI	xx	xx	xx	xx	xx	xx
119	Contribution to Leave Encashment	xx	xx	xx	xx	xx	xx
120	Contribution to Gratuity Fund	xx	xx	xx	xx	xx	xx
121	Other Allowances	xx	xx	xx	xx	xx	xx
122	Contribution to Labour Welfare Fund	xx	xx	xx	xx	xx	xx
123	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
124	ADMINISTRATIVE COST:	xx	xx	xx	xx	xx	xx
125	Printing & Stationery	xx	xx	xx	xx	xx	xx
126	Water & Electricity Charges	xx	xx	xx	xx	xx	xx
127	Postages & Telephone	xx	xx	xx	xx	xx	xx
128	Repairs & Maintainance - Others	xx	xx	xx	xx	xx	xx
129	Office Hospitality	xx	xx	xx	xx	xx	xx
130	Honorarium Allowances	xx	xx	xx	xx	xx	xx
131	Bank Commission & Charges	xx	xx	xx	xx	xx	xx
132	Advertisement &Periodicals	xx	xx	xx	xx	xx	xx
133	Board and Allied Meetings	xx	xx	xx	xx	xx	xx
134	Bank Interest	xx	xx	xx	xx	xx	xx
135	Directors Travelling Allowances	xx	xx	xx	xx	xx	xx
136	Directors Sitting Fees	xx	xx	xx	xx	xx	xx
137	TA & DA to Staff	xx	xx	xx	xx	xx	xx
138	Training Expenses	xx	xx	xx	xx	xx	xx
139	Security Service Charges	xx	xx	xx	xx	xx	xx
140	Uniform Expenses	xx	xx	xx	xx	xx	xx
141	Newspapers & Periodicals	xx	xx	xx	xx	xx	xx
142	Celebration & Religious Expenses	xx	xx	xx	xx	xx	xx
143	Fire & Burglary Insurance	xx	xx	xx	xx	xx	xx
144	Rent, Rates, Taxes, Licence & Fees	xx	xx	xx	xx	xx	xx
145	Legal Expenses	xx	xx	xx	xx	xx	xx
146	Professional Fees	xx	xx	xx	xx	xx	xx
147	AGM Expenses	xx	xx	xx	xx	xx	xx
148	Audit Fees - Statutory Audit	xx	xx	xx	xx	xx	xx
149	Charges -Sodexo	xx	xx	xx	xx	xx	xx
150	Administrative Charges (P.F.)	xx	xx	xx	xx	xx	xx
151	Vehicle Repairs & Maintainance	xx	xx	xx	xx	xx	xx
152	Vehicle Fuel & Lubricants	xx	xx	xx	xx	xx	xx
153	Vehicle Insurance	xx	xx	xx	xx	xx	xx
154	Godown Insurance	xx	xx	xx	xx	xx	xx
155	Charges - Edenred	xx	xx	xx	xx	xx	xx
156	Audit Fees - Internal Audit	xx	xx	xx	xx	xx	xx
157	Customer Insurance	xx	xx	xx	xx	xx	xx
158	Software Renewal Fees	xx	xx	xx	xx	xx	xx
159	TA/DA & S. Fees Committee Members	xx	xx	xx	xx	xx	xx
160	Election Expenses	xx	xx	xx	xx	xx	xx

161	Expenses - Safety	xx	xx	xx	xx	xx	xx
162	Income Tax	xx	xx	xx	xx	xx	xx
163	Sales Promotion	xx	xx	xx	xx	xx	xx
164	Consultant Fees	xx	xx	xx	xx	xx	xx
165	Interest / Late Fees under GST	xx	xx	xx	xx	xx	xx
166	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
167	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
168	Depreciation	xx	xx	xx	xx	xx	xx
169	PROFIT & LOSS ACCOUNT	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (f) Apex Marketing and Consumers Society

(See Rule 50(1))

NAME OF THE FEDERATION: _____

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	_____ shares of Rs. ___/- each	xxx	xxx	xxx	Cash in hand		xxx
	Paid Up Share Capital		xxx				
xxx	Societies & Individuals	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Share Subscription	xxx		xxx	Canara Bank	xxx	
				xxx	Bank of India	xxx	
				xxx	Bicholim Urban Coop.Bank	xxx	
	RESERVE FUND & OTHER FUND		xxx	xxx	HDFC Bank	xxx	
xxx	Deficit Fund for Meeting unforeseen deficits	xxx		xxx	State Bank of India	xxx	
xxx	Co-operative Education Fund	xxx		xxx	YES Bank	xxx	
xxx	Common Benefit Fund	xxx		xxx	GSCB Current A/c	xxx	
xxx	Development of Coop. Movement	xxx		xxx	Axis Bank	xxx	
xxx	Co-op. Development Fund	xx	xx	xxx			
xxx	Dividend to Member Society	xxx					

xxx	Balance Surplus	xxx			INVESTMENT		xxx
xxx	Statutory Reserve fund	xxx		xxx	Fixed Deposits	xxx	
xxx	Depreciation Fund-Vehicle	xxx					
xxx	Depreciation Fund-Furniture & Fixture	xxx		xxx	Accrued Interest	xxx	
xxx	Depreciation Fund- Building	xxx			Other Receivables (As per Annexure)		
xxx	Depreciation Fund-Computer	xxx					
xxx	Other Reserves (As per Annexure)	xxx		xxx	Security Deposits	xxx	
	BORROWINGS						
	Secured Bank Loan A/C		xxx		Other Receivables		xxx
xxx	GS Coop. Bank CC/SHS/1	xxx		xxx	Arbitration Fees	xxx	
xxx	GS Coop. Bank CC/SHS/2	xxx			Income Tax /VAT Tax	xxx	
xxx	Mapusa U. Bank Hyp. No. 3856	xxx			General Insurance Claim	xxx	
xxx	GS Coop. Bank CC/205	xxx			Stock Shortage Recoverable A/c	xxx	
xxx	Other Borrowings (As per Annexure)						
xxx	Security Deposit		xxx				
	Sundry Creditors		xxx		Sundry Debtors		xxx
xxx	Sundry Creditors	xxx		xxx	Credit Sale Customer	xxx	
xxx	Employees Bank Loan	xxx		xxx	Sundry Debtors	xxx	
xxx	LIC Payable	xxx		xxx	Cust.A/C Govt.Supplies	xxx	
xxx	Suppliers A/C	xxx		xxx			
					Staff Advances		xxx
	Govt. Dues Payable		xxx	xxx	Employees Festival Advance	xxx	
xxx	ESI Payable	xxx					
xxx	GST Payable	xxx		xxx	Prepaid Expenses		xxx
xxx	TDS Payable	xxx					
xxx	Employees P.F.	xxx		xxx	Misappropriation A/c		xxx
xxx	Other Payable (As per Annexure)	xxx					
				xxx	Depot A/C		xxx
	Other Dues Payable		xxx				
xxx	Rent Payable	xxx		xxx	Cash Under Theft		xxx
xxx	Salary Payable	xxx					
xxx	Other Payable (As per Annexure)	xxx			Fixed Assets		xxx
				xxx	Office Vehicles	xxx	
	Other Liabilities		xxx	xxx	H.O.Land	xxx	
xxx	Retention Money	xxx		xxx	Madkai Land (Plot)	xxx	
xxx	Provision for fraud	xxx		xxx	Quepem Premises	xxx	
	Provision A/C		xxx	xxx	Mapusa Premises	xxx	

xxx	Bonus Ex-Gratia	xxx		xxx	Madkai Godown	xxx	
xxx	Audit Fees - Statutory Audit	xxx		xxx	Leasehold Premises vasco	xxx	
xxx	Audit Fees - Internal Audit	xxx		xxx	H.O.Building	xxx	
xxx	Leave Encashment	xxx		xxx	Furnitures & Fixtures	xxx	
xxx	Rent	xxx		xxx	Computers	xxx	
xxx	Telephone	xxx		xxx	Other Receivables (As per Annexure)	xxx	
xxx	Water & Electricity Charges	xxx					
xxx	Stock/Cash Shortage recovery	xxx		xxx	Closing Stock		xxx
xxx	Other Liabilities Payable (As per Annexure)	xxx					
				xxx	Cash Shortage (Sandeep K. Parab)		xxx
xxx	Old Sundry Creditors A/c	xxx	xxx				
	(As per Annexure)			xxx	Branch Adjustment		xxx
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	Profit & Loss A/c b/f		xxx
	B/f	xxx		xxx	Less: Balance of Surplus		
	Add: Current Year Profit	xxx		xxx	Add: Loss During the Year		
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx					
xxx	TOTAL		xxx	xxx	TOTAL		xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-3 (f) Apex Marketing and Consumers Society

(See Rule 50(1))

NAME OF THE FEDERATION :_____

TRADING ACCOUNT FOR THE YEAR ENDED ON 31/03/20____

Previous Year Figures	Particulars	Current Year Figures	Previous Year Figures	Particulars	Current year Figures
xxx	Opening Stock	xxx	xxx	Sales (General)	xxx
xxx	Purchase	xxx	xxx	Sales (Empties)	xxx

xxx	Trade Charges	xxx	xxx	Shop Lifting Recovery	xxx
xxx	Trading Profit	xxx	xxx	Closing Stock	xxx
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

Profit & Loss A/c For the Year ended 31/03/_____

xxx	To Gross Loss b/d		xxx	By Trading Profit B/f	xxx
	To STAFF COST:		xxx	BY Premises Rent	xxx
xxx	Salary Regular Employees	xxx	xxx	By Other Receipts	xxx
xxx	Wages Casual Workers	xxx	xxx	By Transport Reimbursement (LPG)	xxx
xxx	Salary under Substistance Allowance	xxx	xxx	By Accrued Interest on FD	xxx
xxx	Contribution to E.S.I.C.	xxx	xxx	By Dividend	xxx
xxx	Contribution to Provident Fund	xxx	xxx	By Royalty (Taza Tokri)	xxx
xxx	Bonus/Ex-Gratia/Incentives	xxx	xxx	By Interest on Income Tax Refund	xxx
xxx	Contribution to EDLI	xxx	xxx	By Stock Shortage Recovery	xxx
xxx	Contribution to Leave Encashment	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	Contribution to Gratuity Fund	xxx			
xxx	Other Allowances (HO Driver)	xxx			
xxx	Contribution to Labour Welfare Fund	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
	To ADMINISTRATIVE COST:	xxx			
xxx	Printing & Stationery	xxx			
xxx	Water & Electricity Charges	xxx	xxx	By Net Loss	xxx
xxx	Postages & Telephone	xxx			
xxx	Repairs & Maintainance - Others	xxx			

xxx	Office Hospitality	xxx			
xxx	Honorarium Allowances	xxx			
xxx	Bank Commission & Charges	xxx			
xxx	Advertisement &Periodicals	xxx			
xxx	Board and Allied Meetings	xxx			
xxx	Bank Interest	xxx			
xxx	Directors Travelling Allowances	xxx			
xxx	Directors Sitting Fees	xxx			
xxx	TA & DA to Staff	xxx			
xxx	Training Expenses	xxx			
xxx	Security Service Charges	xxx			
xxx	Uniform Expenses	xxx			
xxx	Newspapers & Periodicals	xxx			
xxx	Celebration & Religious Expenses	xxx			
xxx	Fire & Burglary Insurance	xxx			
xxx	Rent, Rates, Taxes, Licence & Fees	xxx			
xxx	Legal Expenses	xxx			
xxx	Professional Fees	xxx			
xxx	AGM Expenses	xxx			
xxx	Audit Fees - Statutory Audit	xxx			
xxx	Charges -Sodexo	xxx			
xxx	Administrative Charges (P.F.)	xxx			
xxx	Vehicle Repairs & Maintainance	xxx			
xxx	Vehicle Fuel & Lubricants	xxx			
xxx	Vehicle Insurance	xxx			
xxx	Godown Insurance	xxx			
xxx	Charges - Edenred	xxx			
xxx	Audit Fees - Internal Audit	xxx			
xxx	Customer Insurance	xxx			
xxx	Software Renewal Fees	xxx			
xxx	TA/DA & S. Fees Committee Members	xxx			
xxx	Election Expenses	xxx			
xxx	Expenses - Safety	xxx			
xxx	Income Tax	xxx			
xxx	Sales Promotion	xxx			

xxx	Consultant Fees	xxx			
xxx	Interest / Late Fees under GST	xxx			
xxx	Miscellaneous Expenses	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	Depreciation	xxx			
xxx	Net profit	xxx			
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-4

(See Rule 50(1))

Name of the Consumer Co-operative Society

Trial Balance for the year 31/03/_____

Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Share Capital**	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
8	Buidling Fund	xx	xx	xx	xx	xx	xx
9	Building Depreciation fund	xx	xx	xx	xx	xx	xx
10	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
11	Price fluctuation fund	xx	xx	xx	xx	xx	xx
12	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx
13	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
14	Risk Fund	xx	xx	xx	xx	xx	xx
15	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx

16	**GRANTS, ASSISTANCE & SUBSIDY**						
17	Govt. Viable Subsidy	xx	xx	xx	xx	xx	xx
18	Managerial Subsidy	xx	xx	xx	xx	xx	xx
19	Furniture & Fixture	xx	xx	xx	xx	xx	xx
20	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
21	**BORROWINGS**						
22	From Banks	xx	xx	xx	xx	xx	xx
23	From Financial Institutions	xx	xx	xx	xx	xx	xx
24	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
25	**OTHER LIABILITIES**						
26	Sundry Creditors	xx	xx	xx	xx	xx	xx
27	Patronage Refund	xx	xx	xx	xx	xx	xx
28	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
29	Dividend to Members	xx	xx	xx	xx	xx	xx
30	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
31	Election Fund	xx	xx	xx	xx	xx	xx
32	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
33	Audit fee to Govt	xx	xx	xx	xx	xx	xx
34	Staff Salary	xx	xx	xx	xx	xx	xx
35	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
36	Staff Gratuity	xx	xx	xx	xx	xx	xx
37	LIC Refund	xx	xx	xx	xx	xx	xx
38	TDS deducted	xx	xx	xx	xx	xx	xx
39	Excess Loan Recovery	xx	xx	xx	xx	xx	xx
40	Excess Int on Loan Recovery	xx	xx	xx	xx	xx	xx
41	Staff Provident Fund	xx	xx	xx	xx	xx	xx
42	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
43	Water Bills Collection Payable	xx	xx	xx	xx	xx	xx
44	Electricity Bills Collection Payable	xx	xx	xx	xx	xx	xx
45	GST Payable	xx	xx	xx	xx	xx	xx
46	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
47	**By Sales**						
48	Controlled Commodities (As per Annexure)	xx	xx	xx	xx	xx	xx
49	Non Controlled Commodities	xx	xx	xx	xx	xx	xx
50	By Closing Stock	xx	xx	xx	xx	xx	xx
51	**Purchases**						
52	Controlled Commodities (As per Annexure)	xx	xx	xx	xx	xx	xx
53	Non Controlled Commodities	xx	xx	xx	xx	xx	xx
54	Rent received	xx	xx	xx	xx	xx	xx
55	Interest on SB Account	xx	xx	xx	xx	xx	xx
56	Interest on Bank FDR	xx	xx	xx	xx	xx	xx
57	Commission & Exchange	xx	xx	xx	xx	xx	xx
58	Profit on Sale of Assets	xx	xx	xx	xx	xx	xx
59	Dividend received	xx	xx	xx	xx	xx	xx
60	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx

61	Cash in Hand	xx	xx	xx	xx	xx	xx
62	**BALANCE WITH OTHER BANKS**						
63	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
64	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
65	**INVESTMENT**						
66	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
67	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
68	FDR with Banks	xx	xx	xx	xx	xx	xx
69	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
70	Interest Receivable on Investment	xx	xx	xx	xx	xx	xx
71	**FIXED ASSETS**						
72	Land	xx	xx	xx	xx	xx	xx
73	Building/Premises	xx	xx	xx	xx	xx	xx
74	Less: Depreciation	xx	xx	xx	xx	xx	xx
75	**DEAD STOCK, FURNITURE & FIXTURE**						
76	**COMPUTER & PRINTER**	xx	xx	xx	xx	xx	xx
77	**COMPUTER SOFTWARE**	xx	xx	xx	xx	xx	xx
78	**VEHICLES**	xx	xx	xx	xx	xx	xx
79	**ELECTRICAL FITTINGS**	xx	xx	xx	xx	xx	xx
80	**OTHER ASSETS**	xx	xx	xx	xx	xx	xx
81	Closing Stock	xx	xx	xx	xx	xx	xx
82	Sundry Debtors	xx	xx	xx	xx	xx	xx
83	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
84	Prepaid Expenses	xx	xx	xx	xx	xx	xx
85	TDS Receivable	xx	xx	xx	xx	xx	xx
86	Election Deposit	xx	xx	xx	xx	xx	xx
87	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
88	Shop Rent Receivable	xx	xx	xx	xx	xx	xx
89	Commission on water bill collection	xx	xx	xx	xx	xx	xx
90	Commission on electricity bill collection	xx	xx	xx	xx	xx	xx
91	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
92	Controlled Commodities	xx	xx	xx	xx	xx	xx
93	Non Controlled Commodities	xx	xx	xx	xx	xx	xx
94	Wages	xx	xx	xx	xx	xx	xx
95	Freight and transportation	xx	xx	xx	xx	xx	xx
96	Octroi Duty	xx	xx	xx	xx	xx	xx
97	Loss of Goods by Fire/Damages	xx	xx	xx	xx	xx	xx
98	**BORROWINGS**						
99	Banks	xx	xx	xx	xx	xx	xx
100	Financial Institutions	xx	xx	xx	xx	xx	xx
101	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
102	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
103	Staff Welfare	xx	xx	xx	xx	xx	xx
104	EPF Administrative Expenses	xx	xx	xx	xx	xx	xx
105	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx

106	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
107	Gratuity	xx	xx	xx	xx	xx	xx
108	Directrs Fees & allowances	xx	xx	xx	xx	xx	xx
109	Travelling Expenses	xx	xx	xx	xx	xx	xx
110	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
111	Insurance	xx	xx	xx	xx	xx	xx
112	Electricity Bill	xx	xx	xx	xx	xx	xx
113	Water Bill	xx	xx	xx	xx	xx	xx
114	Postage, Telegraph & Xerox	xx	xx	xx	xx	xx	xx
115	Telephone Charges	xx	xx	xx	xx	xx	xx
116	Newspapers & Periodicals	xx	xx	xx	xx	xx	xx
117	Printing & Stationery	xx	xx	xx	xx	xx	xx
118	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
119	Books & Periodicals	xx	xx	xx	xx	xx	xx
120	Repair & Maintenance	xx	xx	xx	xx	xx	xx
121	Advertisement	xx	xx	xx	xx	xx	xx
122	AGM Expenses	xx	xx	xx	xx	xx	xx
123	Subscription Fees	xx	xx	xx	xx	xx	xx
124	Legal Fees	xx	xx	xx	xx	xx	xx
125	Professional Fees	xx	xx	xx	xx	xx	xx
126	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
127	Audit fee Govt	xx	xx	xx	xx	xx	xx
128	Filing of Returns	xx	xx	xx	xx	xx	xx
129	Income Tax	xx	xx	xx	xx	xx	xx
130	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
131	Tax Audit Fees	xx	xx	xx	xx	xx	xx
132	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
133	Bank Charges	xx	xx	xx	xx	xx	xx
134	Honorarium	xx	xx	xx	xx	xx	xx
135	Remuneration	xx	xx	xx	xx	xx	xx
136	Weights & Measures	xx	xx	xx	xx	xx	xx
137	labour Charges	xx	xx	xx	xx	xx	xx
138	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
139	Written Off	xx	xx	xx	xx	xx	xx
140	Depreciation	xx	xx	xx	xx	xx	xx
141	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
142	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx
143	TOTAL						

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-4

(See Rule 50(1))

Name of the Consumer Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	xxx
				xxx	Other Banks (As per Annexure)	xxx	xxx
	RESERVE FUND & OTHER FUND		xxx		INVESTMENT		
xxx	Statutory Reserve Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	xxx
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	xxx
xxx	Common Benefit Fund	xxx		xxx	FDR with Banks	xxx	xxx
xxx	Co-op. Movement Development Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	xxx
xxx	Co-op. Development Fund		xx	xxx			
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			INTEREST RECEIVABLE		
xxx	Dividend Equilisation Fund	xxx		xxx	On Investment		xxx
xxx	Price fluctuation fund	xxx					
xxx	Govt. Share Cont. Fund	xxx			FIXED ASSETS		
xxx	Govt. Share Cap. Red.Fund	xxx		xxx	Land		xxx
xxx	Risk Fund	xxx					
xxx	Other Reserves (As per Annexure)	xxx		xxx	Building/Premises	xxx	xxx
					Less: Depreciation	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		xxx	xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation	xxx	
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Other (As per Annexure)	xxx			Less: Depreciation	xxx	

	BORROWINGS						
xxx	From Banks	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx
xxx	From Financial Institutions	xxx			Less: Depreciation	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	VEHICLES	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Co-op. Education Fund	xxx			Less: Depreciation	xxx	
xxx	Dividend to Members	xxx					
xxx	Unpaid Dividend to Govt.	xxx			OTHER ASSETS		
xxx	Election Fund	xxx		xxx	Closing Stock	xxx	xxx
xxx	Remuneration/Audit Fee	xxx		xxx	Sundry Debtors	xxx	xxx
xxx	Audit fee to Govt	xxx		xxx	Printing & Stationery Stock	xxx	xxx
xxx	Staff Salary	xxx		xxx	Prepaid Expenses	xxx	xxx
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	TDS Receivable	xxx	xxx
xxx	Staff Gratuity	xxx		xxx	Election Deposit	xxx	xxx
xxx	LIC Refund	xxx		xxx	Staff Provident Fund (Deposit)	xxx	xxx
xxx	TDS deducted	xxx		xxx	Shop Rent Receivable	xxx	xxx
xxx	Excess Loan Recovery	xxx		xxx	Commission on water bill collection	xxx	xxx
xxx	Excess Int on Loan Recovery	xxx		xxx	Commission on electricity bill collection	xxx	xxx
xxx	Staff Provident Fund	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	xxx
xxx	Anamat (As per Annexure)	xxx					
xxx	Water Bills Collection Payable	xxx					
xxx	Electricity Bills Collection Payable	xxx					
xxx	GST Payable	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	PROFIT & LOSS ACCOUNT		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-4

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amou nt	Previous Year	Revenue/Gain	Amount
	To Opening Stock			By Sales	
xxx	Controlled Commodities	xxx	xxx	Controlled Commodities	xxx
xxx	Non Controlled Commodities	xxx			
	To Purchases		xxx	Non Controlled Commodities xxx	xxx
xxx	Controlled Commodities	xxx		Less: Return xx	
xxx	Non Controlled Commodities xxx	xxx			
	Less: Return xx				
xx	To Wages	xx		By Closing Stock	
xx	To Freight and transportation	xx	xxx	Controlled Commodities	xxx
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx	xxx	Non Controlled Commodities	xxx
xxx	To Gross Profit	xxx	xxx	By Gross Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings	xxx	xxx	By Rent received	xxx
xxx	Banks xxx		xxx	By Interest on SB Account	xxx
xxx	Financial Institutions xxx		xxx	By Interest on Bank FDR	xxx
xxx	Other Borrowings (As per Annexure) xxx				
xxx	To Salaries, Wages & Allowances	xxx			
xxx	To Staff Welfare	xxx	xxx	By Commission & Exchange	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Dividend received	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage. Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Newspapers & Periodicals	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			

xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			-
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-5 Co-op Bank							
(See Rule 50(1))							
Name of the Co-operative Bank							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Share Capital**	xx	xx	xx	xx	xx	xx
2	a. A" class shares	xx	xx	xx	xx	xx	xx
3	b. "B"class shares	xx	xx	xx	xx	xx	xx
4	c. "C"class shares	xx	xx	xx	xx	xx	xx
5	**SHARE APPLICATION MONEY**	xx	xx	xx	xx	xx	xx
6	Statutory Reserve fund	xx	xx	xx	xx	xx	xx

7	General Reserve	xx	xx	xx	xx	xx	xx
8	Building Fund	xx	xx	xx	xx	xx	xx
9	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
10	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
11	Reserves for unforseen losses	xx	xx	xx	xx	xx	xx
12	Agriculture credit stabilsation Fund	xx	xx	xx	xx	xx	xx
13	Shares Capital Redemption fund.	xx	xx	xx	xx	xx	xx
14	Education Fund & Fees	xx	xx	xx	xx	xx	xx
15	Development Fund VKS Sty.	xx	xx	xx	xx	xx	xx
16	Revaluation Reserve	xx	xx	xx	xx	xx	xx
17	Reserve for Loss Assets(IIBI)	xx	xx	xx	xx	xx	xx
18	Special Reserve U/S 36 (1) (viii) of IT Act	xx	xx	xx	xx	xx	xx
19	Contigent Prov. Against STD Assets	xx	xx	xx	xx	xx	xx
20	Provision for Bad & Doubtful Debts	xx	xx	xx	xx	xx	xx
21	Prov. For Food Consortium	xx	xx	xx	xx	xx	xx
22	Prov. For Fraudulant Cases	xx	xx	xx	xx	xx	xx
23	Prov.for Inter Bank Reconciliation	xx	xx	xx	xx	xx	xx
24	Capital Reserve	xx	xx	xx	xx	xx	xx
25	Investment Depreciation Reserve	xx	xx	xx	xx	xx	xx
26	Comman Walfare Fund	xx	xx	xx	xx	xx	xx
27	Investment Fluctuation Reserve (IFR)	xx	xx	xx	xx	xx	xx
28	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
29	**DEPOSITS & OTHER ACCOUNTS**	xx	xx	xx	xx	xx	xx
30	A. FIXED DEPOSITS	xx	xx	xx	xx	xx	xx
31	B. SAVING BANK DEPOSITS:	xx	xx	xx	xx	xx	xx
32	C MONTHLY RECURRING DEPOSITS	xx	xx	xx	xx	xx	xx
33	D. CURRENT DEPOSITS:	xx	xx	xx	xx	xx	xx
34	E. PIGMY DEPOSITS	xx	xx	xx	xx	xx	xx
35	F. OTHER DEPOSITS (As per Annexure)	xx	xx	xx	xx	xx	xx
36	**BORROWINGS**	xx	xx	xx	xx	xx	xx
37	From Banks	xx	xx	xx	xx	xx	xx
38	From Financial Institutions	xx	xx	xx	xx	xx	xx
39	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
40	**INTEREST PAYABLE (As per Annexure)**	xx	xx	xx	xx	xx	xx
41	Fixed Deposit	xx	xx	xx	xx	xx	xx

42	Recurring Deposit	xx	xx	xx	xx	xx	xx
43	Cumulative Deposit	xx	xx	xx	xx	xx	xx
44	Saving Deposit	xx	xx	xx	xx	xx	xx
45	Other Deposit (As per Annexure)	xx	xx	xx	xx	xx	xx
46	Borrowings	xx	xx	xx	xx	xx	xx
47	**CLEARING ADJUSTMENTS**(As per Annexure)	xx	xx	xx	xx	xx	xx
48	**OTHER LIABILITIES**	xx	xx	xx	xx	xx	xx
49	Sundry Creditors (As per Annexure)	xx	xx	xx	xx	xx	xx
50	Draft & Payorder payable	xx	xx	xx	xx	xx	xx
51	Audit fees payable	xx	xx	xx	xx	xx	xx
52	Consultancy fees Payable	xx	xx	xx	xx	xx	xx
53	Branch Adj. for Net debit balance	xx	xx	xx	xx	xx	xx
54	TDS Payable	xx	xx	xx	xx	xx	xx
55	EGSLIS scheme	xx	xx	xx	xx	xx	xx
56	ABN/Recovery Exe. Fees Payable	xx	xx	xx	xx	xx	xx
57	Subsidy Reserve Fund.	xx	xx	xx	xx	xx	xx
58	Collection of Electricity/Water Bills	xx	xx	xx	xx	xx	xx
59	Loss on Non Banking Assets	xx	xx	xx	xx	xx	xx
60	NFS issuer charge back ac	xx	xx	xx	xx	xx	xx
61	PMJJBY/PMSBY Collection Account	xx	xx	xx	xx	xx	xx
62	Rent Payable	xx	xx	xx	xx	xx	xx
63	NFS Issuer A/c	xx	xx	xx	xx	xx	xx
64	Security Deposit (contractors)	xx	xx	xx	xx	xx	xx
65	Sundry Creditors (OTS)	xx	xx	xx	xx	xx	xx
66	Dues payable to staff (Sch 4)	xx	xx	xx	xx	xx	xx
67	Earnest Money(EMD)	xx	xx	xx	xx	xx	xx
68	Branch ATM GL AC	xx	xx	xx	xx	xx	xx
69	Sim SE Pay	xx	xx	xx	xx	xx	xx
70	Draft paid without advice	xx	xx	xx	xx	xx	xx
71	GST/Service Tax Payable	xx	xx	xx	xx	xx	xx
72	Provision for Tax	xx	xx	xx	xx	xx	xx
73	Deaf Collection Account	xx	xx	xx	xx	xx	xx
74	Personal Accident Insurance	xx	xx	xx	xx	xx	xx
75	Provision for ATM Expenses	xx	xx	xx	xx	xx	xx
76	Credit Balance in HCC/CC	xx	xx	xx	xx	xx	xx
77	Unclaimed Dividend	xx	xx	xx	xx	xx	xx

78	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
79	**OVERDUE INTEREST RESERVE**	xx	xx	xx	xx	xx	xx
80	**BRANCH ADJUSTMENT(Net)**	xx	xx	xx	xx	xx	xx
81	**BILLS FOR COLLECTION**	xx	xx	xx	xx	xx	xx
82	ACCEPTANCES , ENDORSEMENT & OTHER OBLIGATIONS ON BEHALF OF CUSTOMERS AS PER CONTRA	xx	xx	xx	xx	xx	xx
83	**Interest Received On**	xx	xx	xx	xx	xx	xx
84	Loans & Advances	xx	xx	xx	xx	xx	xx
85	Deposits with other Financial Institutions	xx	xx	xx	xx	xx	xx
86	Investments	xx	xx	xx	xx	xx	xx
87	Commission & Exchange	xx	xx	xx	xx	xx	xx
88	Rent Received	xx	xx	xx	xx	xx	xx
89	Service Charges & Processing Fees	xx	xx	xx	xx	xx	xx
90	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
91	**Profit on**						
92	Redemption of Govt. Securities	xx	xx	xx	xx	xx	xx
93	Sale of Govt. Securities	xx	xx	xx	xx	xx	xx
94	**Excess provision Reversal**						
95	Bad & doubtfull debts	xx	xx	xx	xx	xx	xx
96	Standard Assets	xx	xx	xx	xx	xx	xx
97	**Income Tax Refund**	xx	xx	xx	xx	xx	xx
98	**Interest on Income Tax Refund**	xx	xx	xx	xx	xx	xx
99	**CASH.**						
100	With Reserve Bank of India	xx	xx	xx	xx	xx	xx
101	In hand	xx	xx	xx	xx	xx	xx
102	In ATMs	xx	xx	xx	xx	xx	xx
103	**BALANCES WITH OTHER BANKS**						
104	Current A/c with SBI & other Nationalised Banks	xx	xx	xx	xx	xx	xx
105	Current A/c with other Banks.	xx	xx	xx	xx	xx	xx
106	Current A/c with Coop.Banks.	xx	xx	xx	xx	xx	xx
107	**TERM DEPOSITS WITH BANKS**	xx	xx	xx	xx	xx	xx
108	**INVESTMENTS:**						
109	**SLR Securities**	xx	xx	xx	xx	xx	xx
110	**In Central & State Govt. Securities**	xx	xx	xx	xx	xx	xx

111	**Central Govt. Securities**	xx	xx	xx	xx	xx	xx
112	**State Govt. Securities**	xx	xx	xx	xx	xx	xx
113	**NON-SLR Securities**	xx	xx	xx	xx	xx	xx
114	Shares of Coop. Institution.	xx	xx	xx	xx	xx	xx
115	Public Secter Undertakings(PSUs)	xx	xx	xx	xx	xx	xx
116	Bonds of All India Financial Institution(AFIs)	xx	xx	xx	xx	xx	xx
117	**ADVANCES**						
118	**SHORT TERM LOANS**	xx	xx	xx	xx	xx	xx
119	Of the total Short Term advances:	xx	xx	xx	xx	xx	xx
120	**Cash Credit Limits**	xx	xx	xx	xx	xx	xx
121	Societies:	xx	xx	xx	xx	xx	xx
122	Others: .	xx	xx	xx	xx	xx	xx
123	**Term Loan**	xx	xx	xx	xx	xx	xx
124	Societies:.	xx	xx	xx	xx	xx	xx
125	Others: .	xx	xx	xx	xx	xx	xx
126	Liquidation)	xx	xx	xx	xx	xx	xx
127	**MEDIUM TERM LOANS**	xx	xx	xx	xx	xx	xx
128	Of the total Medium Term advances:	xx	xx	xx	xx	xx	xx
129	Amt due from Soc-	xx	xx	xx	xx	xx	xx
130	Others-	xx	xx	xx	xx	xx	xx
131	**LONG TERM LOANS**	xx	xx	xx	xx	xx	xx
132	Of the total Long Term advances:	xx	xx	xx	xx	xx	xx
133	Amount due from Soc.-	xx	xx	xx	xx	xx	xx
134	Others-	xx	xx	xx	xx	xx	xx
135	**INTEREST RECEIVABLE ON**	xx	xx	xx	xx	xx	xx
136	Loans & Advances	xx	xx	xx	xx	xx	xx
137	Investments	xx	xx	xx	xx	xx	xx
138	Bank Deposits	xx	xx	xx	xx	xx	xx
139	**FIXED ASSETS LESS DEPRECIATION**	xx	xx	xx	xx	xx	xx
140	Land	xx	xx	xx	xx	xx	xx
141	Premises	xx	xx	xx	xx	xx	xx
142	Premises A/c(Revaluation)	xx	xx	xx	xx	xx	xx
143	Others (As per Annexure)	xx	xx	xx	xx	xx	xx
144	**OTHER ASSETS:**	xx	xx	xx	xx	xx	xx
145	Sundry Debtors	xx	xx	xx	xx	xx	xx
146	TDS Receivable from Income Tax	xx	xx	xx	xx	xx	xx

147	Comm. & Exchange Rec.	xx	xx	xx	xx	xx	xx
148	Library Books	xx	xx	xx	xx	xx	xx
149	Stock of Stationery	xx	xx	xx	xx	xx	xx
150	Telephone connection deposits	xx	xx	xx	xx	xx	xx
151	Festival & Special Advance	xx	xx	xx	xx	xx	xx
152	Security deposit a/c.	xx	xx	xx	xx	xx	xx
153	Security Transaction Tax	xx	xx	xx	xx	xx	xx
154	Rent & Water Charges receivable	xx	xx	xx	xx	xx	xx
155	Electricity & Water Connection Deposits	xx	xx	xx	xx	xx	xx
156	Receivable Agaist Fraud Cases	xx	xx	xx	xx	xx	xx
157	NFS Settlement A/c	xx	xx	xx	xx	xx	xx
158	DEAF Claim A/c	xx	xx	xx	xx	xx	xx
159	NFS Aquirer A/c	xx	xx	xx	xx	xx	xx
160	KCC Int. Waiver Receivable	xx	xx	xx	xx	xx	xx
161	Ex-Gratia Interest Receivable	xx	xx	xx	xx	xx	xx
162	Tax Deducted at Source	xx	xx	xx	xx	xx	xx
163	Graha Adhar Settlement	xx	xx	xx	xx	xx	xx
164	Advance Tax	xx	xx	xx	xx	xx	xx
165	GST cr availble	xx	xx	xx	xx	xx	xx
166	NFS Service Tax Ac	xx	xx	xx	xx	xx	xx
167	NFS Aquire Charge Back Account	xx	xx	xx	xx	xx	xx
168	Advance to the owner of the premises	xx	xx	xx	xx	xx	xx
169	Credit Balance in HCC/CC	xx	xx	xx	xx	xx	xx
170	Prepaid Expenses	xx	xx	xx	xx	xx	xx
171	Statutory Court Deposit	xx	xx	xx	xx	xx	xx
172	**BRANCH ADJUSTMENT(Net)**	xx	xx	xx	xx	xx	xx
173	**CLEARING ADJUSTMENTS** (SCh 6)	xx	xx	xx	xx	xx	xx
174	**NON BANKING ASSETS**	xx	xx	xx	xx	xx	xx
175	Acquired in satisfaction of Banks claim	xx	xx	xx	xx	xx	xx
176	**LOSS ASSETS (IIBI Bonds)**	xx	xx	xx	xx	xx	xx
177	**BILLS RECEIVABLE**	xx	xx	xx	xx	xx	xx
178	(Being bills for collection as per contra)	xx	xx	xx	xx	xx	xx
179	**ACCEPTANCE, ENDORSEMENT**	xx	xx	xx	xx	xx	xx
180	& OTHER OBLIGATIONS ON	xx	xx	xx	xx	xx	xx
181	BEHALF OF CUSTOMERS AS PER CONTRA	xx	xx	xx	xx	xx	xx

182	**Interest Paid on**	xx	xx	xx	xx	xx	xx
183	Deposits	xx	xx	xx	xx	xx	xx
184	Investment/Borrowings	xx	xx	xx	xx	xx	xx
185	Securities Purchased	xx	xx	xx	xx	xx	xx
186	**Salaries & Allowances**	xx	xx	xx	xx	xx	xx
187	Staff Salaries (As per Annexure)	xx	xx	xx	xx	xx	xx
188	Retiremental Benefits	xx	xx	xx	xx	xx	xx
189	PF Adm.charges on wages	xx	xx	xx	xx	xx	xx
190	EDLI (Empl's deposit linked ins. Scheme	xx	xx	xx	xx	xx	xx
191	Employees group gratuity	xx	xx	xx	xx	xx	xx
192	Staff Uniform Expenses	xx	xx	xx	xx	xx	xx
193	Employees Provident Fund	xx	xx	xx	xx	xx	xx
194	Directors Sitting Fees	xx	xx	xx	xx	xx	xx
195	T.A./D.A.	xx	xx	xx	xx	xx	xx
196	a) Directors	xx	xx	xx	xx	xx	xx
197	b) Staff	xx	xx	xx	xx	xx	xx
198	**Rent, Taxes, Insurance & Electricity**						
199	Rent	xx	xx	xx	xx	xx	xx
200	Taxes	xx	xx	xx	xx	xx	xx
201	Insurance	xx	xx	xx	xx	xx	xx
202	Electricity	xx	xx	xx	xx	xx	xx
203	Premium paid to D.I.C.G.C.	xx	xx	xx	xx	xx	xx
204	**AMC on:**						
205	Computer Hardware	xx	xx	xx	xx	xx	xx
206	Computer Software	xx	xx	xx	xx	xx	xx
207	Others (As per Annexure)	xx	xx	xx	xx	xx	xx
208	Amortisation of Premium	xx	xx	xx	xx	xx	xx
209	on HTM/Govt. Securities	xx	xx	xx	xx	xx	xx
210	**Depreciation**	xx	xx	xx	xx	xx	xx
211	**Establishment Expenses**						
212	Legal Charges & Expenses	xx	xx	xx	xx	xx	xx
213	Subscription & Periodicals	xx	xx	xx	xx	xx	xx
214	Advertisement & Publicity (As per Annexure)	xx	xx	xx	xx	xx	xx
215	Consultancy Charges	xx	xx	xx	xx	xx	xx
216	ATM Expenses	xx	xx	xx	xx	xx	xx
217	Serv.Ch. On Consortium Adv.	xx	xx	xx	xx	xx	xx
218	COVID-19 Pandemic exp	xx	xx	xx	xx	xx	xx

219	General Charges (As per Annexure)	xx	xx	xx	xx	xx	xx
220	Postage, Teleph. & Lease Line Ch.	xx	xx	xx	xx	xx	xx
221	Stationery	xx	xx	xx	xx	xx	xx
222	Repairs to Property (As per Annexure)	xx	xx	xx	xx	xx	xx
223	GST input unutilised	xx	xx	xx	xx	xx	xx
224	Mobile ATM Van Expenmses	xx	xx	xx	xx	xx	xx
225	AGM Expenses	xx	xx	xx	xx	xx	xx
226	Written of Assets (As per Annexure)	xx	xx	xx	xx	xx	xx
227	Auditor's Remuneration	xx	xx	xx	xx	xx	xx
228	- As auditor	xx	xx	xx	xx	xx	xx
229	- Certification	xx	xx	xx	xx	xx	xx
230	- Tax matters	xx	xx	xx	xx	xx	xx
231	To Audit fee to Govt	xx	xx	xx	xx	xx	xx
232	To Leave Encashment Fund	xx	xx	xx	xx	xx	xx
233	To Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
234	**Provisions :**						
235	Standard Assets	xx	xx	xx	xx	xx	xx
236	Bad & Doubtful Debts	xx	xx	xx	xx	xx	xx
237	Investment Depreciation	xx	xx	xx	xx	xx	xx
238	Investment Fluctuation Reserve	xx	xx	xx	xx	xx	xx
239	OTS Waiver	xx	xx	xx	xx	xx	xx
240	Relief Granted under Court Order	xx	xx	xx	xx	xx	xx
241	Self Assesment Tax (FY----------)	xx	xx	xx	xx	xx	xx
242	**Special Reserve u/s 36(1)(viii) of IT Act**	xx	xx	xx	xx	xx	xx
243	**PROFIT & LOSS A/C**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-5 Co-op Bank

(See Rule 50(1))

Name of the Co-operative Bank

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES	Amount	Amount	Previous Year	PROPERTY & ASSETS	Amount	Amount
	1. CAPITAL						
xxx	I. AUTHORISED CAPITAL	xxx			1. CASH.		
					With Reserve Bank of India	xxx	
	II. ISSUED, SUBSCRIBED & PAID UP		xxx		In hand	xxx	
					In ATMs	xxx	xxx
xxx	a. A" class shares	xxx					
					2. BALANCES WITH OTHER BANKS		
xxx	b. "B"class shares	xxx			Current A/c with SBI & other Nationalised Banks	xxx	
					Current A/c with other Banks.	xxx	
xxx	c. "C"class shares	xxx			Current A/c with Coop.Banks.	xxx	xxx
					3. TERM DEPOSITS WITH BANKS		xxx
xxx	2. SHARE APPLICATION MONEY	xxx	xxx				
					4. INVESTMENTS:		
					A. SLR Securities		
	3. RESERVE FUND & OTHER FUND		xxx		a . In Central & State Govt. Securities		
xxx	Statutory Reserve fund	xxx					
xxx	General Reserve	xxx			1. Central Govt. Securities	xxx	
xxx	Building Fund	xxx			Face Value Rs		
xxx	Dividend Equilisation Fund	xxx			Book Value Rs		
xxx	Co-op. Development Fund	xxx		xxx			
xxx	Reserves for unforseen losses	xxx			2. State Govt. Securities	xxx	
xxx	Agriculture credit stabilsation Fund	xxx			Face Value Rs		
xxx	Shares Capital Redemption fund.	xxx			Book Value Rs		
xxx	Education Fund & Fees	xxx			B. NON-SLR Securities		
xxx	Development Fund VKS Sty.	xxx			1. Shares of Coop. Institution.	xxx	

xxx	Revaluation Reserve	xxx			2. Public Secter Undertakings(PSUs)	xxx	
xxx	Reserve for Loss Assets(IIBI)	xxx			3. Bonds of All India Financial Institution(AFIs)	xxx	xxx x
xxx	Special Reserve U/S 36 (1) (viii) of IT Act	xxx					
xxx	Contigent Prov. Against STD Assets	xxx					
xxx	Provision for Bad & Doubtful Debts	xxx					
xxx	Prov. For Food Consortium	xxx			5. ADVANCES		
xxx	Prov. For Fraudulant Cases	xxx			I. SHORT TERM LOANS	xxx	
xxx	Prov.for Inter Bank Reconciliation	xxx			Of the total Short Term advances:		
xxx	Capital Reserve	xxx			Cash Credit Limits		
xxx	Investment Depreciation Reserve	xxx			Societies: Rs.		
xxx	Comman Walfare Fund	xxx			Others: Rs.		
xxx	Investment Fluctuation Reserve (IFR)	xxx			Term Loan		
xxx	Other Reserves (As per Annexure)	xxx			Societies: Rs.		
					Others: Rs.		
	4. DEPOSITS & OTHER ACCOUNTS		xxx		(Of the total Short Term advances		
xxx	A. FIXED DEPOSITS	xxx			Rs.----------/-pertain to Societies under		
xxx	B. SAVING BANK DEPOSITS:	xxx			Liquidation)		
xxx	C MONTHLY RECURRING DEPOSITS	xxx			II. MEDIUM TERM LOANS	xxx	
xxx	D. CURRENT DEPOSITS:	xxx			Of the total Medium Term advances:		
xxx	E. PIGMY DEPOSITS	xxx			Amt due from Soc- Rs. ----		
xxx	F. OTHER DEPOSITS (As per Annexure)	xxx			Others-Rs. ------		
					(Of the total Medium Term advances		
					Rs. ----I pertain to Societies		
	5. BORROWINGS				under Liquidation)		
xxx	From Banks	xxx			III. LONG TERM LOANS	xxx	xxx x
xxx	From Financial Institutions	xxx			Of the total Long Term advances:		
xxx	Other Borrowings (As per Annexure)	xxx			Amount due from Soc.- Rs.----------		
					Others- Rs.----------		

xxx	6. INTEREST PAYABLE (As per Annexure)		xxx	_	6. INTEREST RECEIVABLE ON		xxx
xxx	Fixed Deposit	xxx			Loans & Advances	xxx	
xxx	Recurring Deposit	xxx			Investments	xxx	
xxx	Cumulative Deposit	xxx			Bank Deposits	xxx	
xxx	Saving Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx					
xxx	Borrowings	xxx		_	7. FIXED ASSETS LESS DEPRECIATION		xxx
				xxx	Land	xxx	
				xxx	Premises	xxx	
xxx	7. CLEARING ADJUSTMENTS(As per Annexure)	xxx		xxx	Premises A/c(Revaluation)	xxx	
				xxx	Others (As per Annexure)	xxx	
	8. OTHER LIABILITIES						
xxx	Sundry Creditors (As per Annexure)	xxx		_	8. OTHER ASSETS:		xxx
xxx	Draft & Payorder payable	xxx		xxx	Sundry Debtors	xxx	
xxx	Audit fees payable	xxx		xxx	TDS Receivable from Income Tax	xxx	
xxx	Consultancy fees Payable	xxx		xxx	Comm. & Exchange Rec.	xxx	
xxx	Branch Adj. for Net debit balance	xxx		xxx	Library Books	xxx	
xxx	TDS Payable	xxx		xxx	Stock of Stationery	xxx	
xxx	EGSLIS scheme	xxx		xxx	Telephone connection deposits	xxx	
xxx	ABN/Recovery Exe. Fees Payable	xxx		xxx	Festival & Special Advance	xxx	
xxx	Subsidy Reserve Fund.	xxx		xxx	Security deposit a/c.	xxx	
xxx	Collection of Electricity/Water Bills	xxx		xxx	Security Transaction Tax	xxx	
xxx	Loss on Non Banking Assets	xxx		xxx	Rent & Water Charges receivable	xxx	
xxx	NFS issuer charge back ac	xxx		xxx	Electricity & Water Connection Deposits	xxx	
xxx	PMJJBY/PMSBY Collection Account	xxx		xxx	Receivable Agaist Fraud Cases	xxx	
xxx	Rent Payable	xxx		xxx	NFS Settlement A/c	xxx	
xxx	NFS Issuer A/c	xxx		xxx	DEAF Claim A/c	xxx	
xxx	Security Deposit (contractors)	xxx		xxx	NFS Aquirer A/c	xxx	
xxx	Sundry Creditors (OTS)	xxx		xxx	KCC Int. Waiver Receivable	xxx	

xxx	Dues payable to staff (Sch 4)	xxx		xxx	Ex-Gratia Interest Receivable	xxx	
xxx	Earnest Money(EMD)	xxx		xxx	Tax Deducted at Source	xxx	
xxx	Branch ATM GL AC	xxx		xxx	Graha Adhar Settlement	xxx	
xxx	Sim SE Pay	xxx		xxx	Advance Tax	xxx	
xxx	Draft paid without advice	xxx		xxx	GST cr availble	xxx	
xxx	GST/Service Tax Payable	xxx		xxx	NFS Service Tax Ac	xxx	
xxx	Provision for Tax	xxx		xxx	NFS Aquire Charge Back Account	xxx	
xxx	Deaf Collection Account	xxx		xxx	Advance to the owner of the premises	xxx	
xxx	Personal Accident Insurance	xxx		xxx	Credit Balance in HCC/CC	xxx	
xxx	Provision for ATM Expenses	xxx		xxx	Prepaid Expenses	xxx	
xxx	Credit Balance in HCC/CC	xxx		xxx	Statutory Court Deposit	xxx	
xxx	Unclaimed Dividend	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	9. OVERDUE INTEREST RESERVE		xxx	xxx	9 BRANCH ADJUSTMENT(Net)		xxx
xxx	10 BRANCH ADJUSTMENT(Net)		xxx	xxx	10. CLEARING ADJUSTMENTS (SCh 6)		xxx
xxx	12. BILLS FOR COLLECTION		xxx	xxx	11. NON BANKING ASSETS		xxx
	(Being Bills Receivable as per contra)				Acquired in satisfaction of Banks claim		
xxx	13.PROFIT & LOSS A/C			xxx	12. LOSS ASSETS (IIIBI Bonds)		xxx
	B/f	xxx					
	Add: Current Year Profit	xxx		xxx	13. BILLS RECEIVABLE		xxx
	Less: Appropriation	xxx			-		
	Less: Current Year Loss	xxx	Xx xx		(Being bills for collection as per contra)		
xxx	14. ACCEPTANCES , ENDORSEMENT		xxx				
	& OTHER OBLIGATIONS ON			xxx	14. PROFIT & LOSS ACCOUNT		xxx

	BEHALF OF CUSTOMERS AS PER CONTRA				B/f	xxx	
					Add: Current Year Loss	xxx	
					Less: Current Yes Profit	xxx	
				xxx	15. ACCEPTANCE, ENDORSEMENT		xxx x
					& OTHER OBLIGATIONS ON		
					BEHALF OF CUSTOMERS AS PER CONTRA		
xxx xx	TOTAL		xxx xx	xxx xx	TOTAL		xxx xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-5 Co-op Bank

(See Rule 50(1))

Name of the Co-operative Bank

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses	AMO UNT	AMO UNT	Previou s Year	Income	AMO UNT	AMO UNT
_	I. Interest Paid on			_	I. Interest Received On		
	Deposits	xxx		xxx	Loans & Advances	xxx	
	Investment/Borrowings	xxx		xxx	Deposits with other Financial Institutions		
_	Securities Purchased	xxx	xxxx	xxx	Investments	xxx	
		_					xxxx
_	II. Salaries & Allowances						
	Staff Salaries (As per Annexure)	xxx					
	Retiremental Benefits	xxx		xxx	II. Commission & Exchange		xxx
	PF Adm.charges on wages	xxx					

	EDLI (Empl's deposit linked ins. Scheme	xxx		xxx	III Rent Received		xxx
	Employees group gratuity	xxx					
	Staff Uniform Expenses	xxx					
	Employees Provident Fund	xxx	xxxx	xxx	IV Service Charges & Processing Fees		xxx
				xxx	V Other Receipts (As per Annexure)		xxx
	III Directors Sitting Fees		xxx	xxx			
	IV T.A./D.A.		xxx		VI. Profit on		
	a) Directors						
	b) Staff			xxx	a) Redemption of Govt. Securities	xxx	
	VRent, Taxes, Insurance & Electricity			xxx	b) Sale of Govt. Securities	xxx	xxxx
	Rent	xxx					
	Taxes	xxx					
	Insurance	xxx			VII.Excess provision Reversal		
	Electricity	xxx	xxxx	xxx	Bad & doubtfull debts	xxx	
				xxx	Standard Assets	xxx	xxxx
	VI Premium paid to D.I.C.G.C.		xxx				
	VIIAMC on:			xxx	IX. Income Tax Refund		xxx
	Computer Hardware	xxx					
	Computer Software	xxx		xxx	X. Interest on Income Tax Refund		xxx
	Others (As per Annexure)	xxx	xxxx				
	VIII Amortisation of Premium		xxx				
	on HTM/Govt. Securities						
	IXDepreciation		xxx				
	X Establishment Expenses	xxx					
	Legal Charges & Expenses	xxx					
	Subscription & Periodicals	xxx					

	Advertisement & Publicity (As per Annexure)	xxx					
	Consultancy Charges	xxx					
	ATM Expenses	xxx					
	Serv.Ch. On Consortium Adv.	xxx					
	COVID-19 Pandemic exp	xxx					
	General Charges (As per Annexure)	xxx					
	Postage, Teleph. & Lease Line Ch.	xxx					
	Stationery	xxx					
	Repairs to Property (As per Annexure)	xxx					
	GST input unutilised	xxx					
	Mobile ATM Van Expenmses	xxx					
	AGM Expenses	xxx					
	Written of Assets (As per Annexure)	xxx					
	Auditor's Remuneration	xxx					
	- As auditor	xxx					
	- Certification	xxx					
	- Tax matters	xxx					
	To Audit fee to Govt	xxx					
	To Leave Encashment Fund	xxx					
_	To Other Expenses (As per Annexure)	xxx	xxxx				
	-						
_	XIProvisions :						
	Standard Assets	xxx					
	Bad & Doubtful Debts	xxx					
	Investment Depreciation	xxx					
	Investment Fluctuation Reserve	xxx	xxxx				
	XII OTS Waiver		xxx				
	XIII Relief Granted under Court Order		xxx				
	XIV Self Assesment Tax (FY----------)		xxx				
	XVSpecial Reserve u/s 36(1)(viii) of IT Act						

	xxx	0					
	xxx	xxx	xxxx		BY NET LOSS		
	XVI NET PROFIT		Xxxx				
xxxxx	TOTAL		xxxxx	xxxxx	TOTAL		xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-6 (a) Collective Farming

(See Rule 50(1))

Name of the Co-operative Society

Trial Balance for the year 31/03/_____

Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Buidling Fund	xx	xx	xx	xx	xx	xx
8	Building Depreciation fund	xx	xx	xx	xx	xx	xx
9	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
10	Price fluctuation fund	xx	xx	xx	xx	xx	xx
11	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx
12	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
13	Risk Fund	xx	xx	xx	xx	xx	xx
14	Charity Fund	xx	xx	xx	xx	xx	xx
15	Emergency Fund	xx	xx	xx	xx	xx	xx
16	Welfare Fund	xx	xx	xx	xx	xx	xx
17	Co-op. Development Fund	xx	xx	xx	xx	xx	xx

18	Coperative propoganda	xx	xx	xx	xx	xx	xx
19	Cattle Development	xx	xx	xx	xx	xx	xx
20	Employees Bonus	xx	xx	xx	xx	xx	xx
21	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
22	**GRANTS, ASSISTANCE & SUBSIDY**						
23	Govt. Viable Subsidy	xx	xx	xx	xx	xx	xx
24	Managerial Subsidy	xx	xx	xx	xx	xx	xx
25	Furniture & Fixture	xx	xx	xx	xx	xx	xx
26	Govt Building	xx	xx	xx	xx	xx	xx
27	Dead Stock	xx	xx	xx	xx	xx	xx
28	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
29	**BORROWINGS**						
30	From Banks	xx	xx	xx	xx	xx	xx
31	From Financial Institutions	xx	xx	xx	xx	xx	xx
32	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
33	**OTHER LIABILITIES**						
34	Sundry Creditors	xx	xx	xx	xx	xx	xx
35	Patronage Refund	xx	xx	xx	xx	xx	xx
36	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
37	Dividend to Members	xx	xx	xx	xx	xx	xx
38	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
39	Election Fund	xx	xx	xx	xx	xx	xx
40	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
41	Audit fee to Govt	xx	xx	xx	xx	xx	xx
42	Staff Salary	xx	xx	xx	xx	xx	xx
43	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
44	Staff Gratuity	xx	xx	xx	xx	xx	xx
45	TDS deducted	xx	xx	xx	xx	xx	xx
46	Staff Provident Fund	xx	xx	xx	xx	xx	xx
47	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
48	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
49	**Sales Fish**	xx	xx	xx	xx	xx	xx
50	**Closing Stock Fish**	xx	xx	xx	xx	xx	xx
51	Interest on SB Account	xx	xx	xx	xx	xx	xx
52	Interest on Bank FDR	xx	xx	xx	xx	xx	xx
53	Commission & Exchange	xx	xx	xx	xx	xx	xx
54	Profit on Sale of Assets	xx	xx	xx	xx	xx	xx

55	Dividend received	xx	xx	xx	xx	xx	xx
56	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
57	Cash in Hand	xx	xx	xx	xx	xx	xx
58	**BALANCE WITH OTHER BANKS**						
59	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
60	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
61	**INVESTMENTS**						
62	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
63	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
64	FDR with Banks	xx	xx	xx	xx	xx	xx
65	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
66	**INTEREST RECEIVABLE On Investment**	xx	xx	xx	xx	xx	xx
67	**FIXED ASSETS**	xx	xx	xx	xx	xx	xx
68	Land	xx	xx	xx	xx	xx	xx
69	Building/Premises	xx	xx	xx	xx	xx	xx
70	**DEAD STOCK, FURNITURE & FIXTURE**						
71	**COMPUTER & PRINTER**	xx	xx	xx	xx	xx	xx
72	**COMPUTER SOFTWARE**	xx	xx	xx	xx	xx	xx
73	**ELECTRICAL FITTINGS**	xx	xx	xx	xx	xx	xx
74	**WEIGHING SCALE**	xx	xx	xx	xx	xx	xx
75	**OTHER ASSETS**	xx	xx	xx	xx	xx	xx
76	Fish Closing stock	xx	xx	xx	xx	xx	xx
77	Sundry Debtors	xx	xx	xx	xx	xx	xx
78	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
79	Prepaid Expenses	xx	xx	xx	xx	xx	xx
80	TDS Receivable	xx	xx	xx	xx	xx	xx
81	Election Deposit	xx	xx	xx	xx	xx	xx
82	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
83	Shop Rent Receivable	xx	xx	xx	xx	xx	xx
84	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
85	**Purchases**	xx	xx	xx	xx	xx	xx
86	Packing Charges	xx	xx	xx	xx	xx	xx
87	Wages	xx	xx	xx	xx	xx	xx
88	Freight and transportation	xx	xx	xx	xx	xx	xx
89	Octroi Duty	xx	xx	xx	xx	xx	xx
90	Gross Profit c/d	xx	xx	xx	xx	xx	xx
91	Gross Loss b/d	xx	xx	xx	xx	xx	xx

92	Service charges	xx	xx	xx	xx	xx	xx
93	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
94	Staff Welfare	xx	xx	xx	xx	xx	xx
95	EPF Administrative Expenses	xx	xx	xx	xx	xx	xx
96	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
97	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
98	Gratuity	xx	xx	xx	xx	xx	xx
99	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
100	Travelling Expenses	xx	xx	xx	xx	xx	xx
101	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
102	Insurance	xx	xx	xx	xx	xx	xx
103	Electricity Bill	xx	xx	xx	xx	xx	xx
104	Water Bill	xx	xx	xx	xx	xx	xx
105	Postage, Telegraph & Xerox	xx	xx	xx	xx	xx	xx
106	Telephone Charges	xx	xx	xx	xx	xx	xx
107	Printing & Stationery	xx	xx	xx	xx	xx	xx
108	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
109	Books & Periodicals	xx	xx	xx	xx	xx	xx
110	Repair & Maintenance	xx	xx	xx	xx	xx	xx
111	Advertisement	xx	xx	xx	xx	xx	xx
112	AGM Expenses	xx	xx	xx	xx	xx	xx
113	Subscription Fees	xx	xx	xx	xx	xx	xx
114	Legal Fees	xx	xx	xx	xx	xx	xx
115	Professional Fees	xx	xx	xx	xx	xx	xx
116	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
117	Audit fee Govt	xx	xx	xx	xx	xx	xx
118	Filing of Returns	xx	xx	xx	xx	xx	xx
119	Income Tax	xx	xx	xx	xx	xx	xx
120	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
121	Tax Audit Fees	xx	xx	xx	xx	xx	xx
122	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
123	Bank Charges	xx	xx	xx	xx	xx	xx
124	Honorarium	xx	xx	xx	xx	xx	xx
125	Remuneration	xx	xx	xx	xx	xx	xx
126	Weights & Measures	xx	xx	xx	xx	xx	xx
127	labour Charges	xx	xx	xx	xx	xx	xx
128	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx

129	Depreciation	xx	xx	xx	xx	xx	xx
130	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
131	**PROFIT & LOSS ACCOUNT**						

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-6 (a) Collective Farming

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxxx
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxxx				
xxx	Statutory Reserve Fund	xxx					
xxx	Deficit Fund	xxx			INVESTMENTS		
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Buidling Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Building Depreciation fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Dividend Equilisation Fund	xxx					
xxx	Price fluctuation fund	xx					
xxx	Govt. Share Cont. Fund	xxx					
xxx	Govt. Share Cap. Red.Fund	xxx			INTEREST RECEIVABLE		

xxx	Risk Fund	xx		xxx	On Investment		xxx
xxx	Charity Fund	xxx					
xxx	Emergency Fund	xx			FIXED ASSETS		
xxx	Welfare Fund	xxx		xxx	Land		xxx
xxx	Co-op. Development Fund	xx		xxx			
xxx	Coperative propoganda	xx					
xxx	Cattle Development	xx		xxx	Building/Premises	xxx	xxx
xxx	Employees Bonus	xxx			Less: Depreciation	xxx	
xxx	Other Reserves (As per Annexure)	xxx					
	GRANTS, ASSISTANCE & SUBSIDY		xxxx	xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation	xxx	
xxx	Managerial Subsidy	x x					
xxx	Furniture & Fixture	xxx					
xxx	Govt Building	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Dead Stock	xx			Less: Depreciation	xxx	
xxx	Other (As per Annexure)	xxx					
				xxx	COMPUTER SOFTWARE	xxx	xxx
	BORROWINGS		xxxx		Less: Depreciation	xxx	
xxx	From Banks	xx					
xxx	From Financial Institutions	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Other Borrowings (As per Annexure)	xx			Less: Depreciation	xxx	
	OTHER LIABILITIES		xxxx				
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx					
xxx	Co-op. Education Fund	xxx		xxx	WEIGHING SCALE	xxx	xxx
xxx	Dividend to Members	xxx			Less: Depreciation	xxx	
xxx	Unpaid Dividend to Govt.	xxx					
xxx	Election Fund	xxx			OTHER ASSETS		xxxx
xxx	Remuneration/Audit Fee	xx		xxx	Fish Closing stock	xxx	
xxx	Audit fee to Govt	xxx		xxx	Sundry Debtors	xxx	
xxx	Staff Salary	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Prepaid Expenses	xxx	
xxx	Staff Gratuity	xx		xxx	TDS Receivable	xxx	
xxx	TDS deducted	xxx		xxx	Election Deposit	xxx	

xxx	Staff Provident Fund	xx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Anamat (As per Annexure)	xx		xxx	Shop Rent Receivable	xxx	
xxx	Other Liabilities Payable (As per Annexure)	xx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	PROFIT & LOSS ACCOUNT		xxxx	xxx	PROFIT & LOSS ACCOUNT		xxxx
	B/f	xxx			B/f		
	Add: Current Year Profit	xxx			Add: Current Year Loss		
	Less: Appropriation	xx					
	Less: Current Year Loss	xxx			Less: Current Year Profit		
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-6 (a) Collective Farming

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock			By Sales	
xxx	Fish	Xxx	xxx	Fish	xxx
	To Purchases				
xxx	Fish	xxx			
xxx	To Packing Charges	xxx			
xxx	To Wages	Xxx		To Closing Stock	
xxx	To Freight and transportation	Xxx	xxx	Fish	xxx
xxx	To Octroi Duty	Xxx			
			xxx		xxx
xxx	To Gross Profit c/d	Xxxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit c/d	xxx
xxx	To Service charges	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Commission & Exchange	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Dividend received	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			

xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	By Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-6 (b) Joint Farming							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
8	Buidling Fund	xx	xx	xx	xx	xx	xx
9	Building Depreciation fund	xx	xx	xx	xx	xx	xx
10	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
11	Price fluctuation fund	xx	xx	xx	xx	xx	xx
12	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx

13	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
14	Risk Fund	xx	xx	xx	xx	xx	xx
15	Charity Fund	xx	xx	xx	xx	xx	xx
16	Emergency Fund	xx	xx	xx	xx	xx	xx
17	Welfare Fund	xx	xx	xx	xx	xx	xx
18	Coperative propoganda	xx	xx	xx	xx	xx	xx
19	Cattle Development	xx	xx	xx	xx	xx	xx
20	Employees Bonus	xx	xx	xx	xx	xx	xx
21	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
22	**GRANTS, ASSISTANCE & SUBSIDY**						
23	Govt. Viable Subsidy	xx	xx	xx	xx	xx	xx
24	Managerial Subsidy	xx	xx	xx	xx	xx	xx
25	Furniture & Fixture	xx	xx	xx	xx	xx	xx
26	Govt Building	xx	xx	xx	xx	xx	xx
27	Dead Stock	xx	xx	xx	xx	xx	xx
28	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
29	**BORROWINGS**						
30	From Banks	xx	xx	xx	xx	xx	xx
31	From Financial Institutions	xx	xx	xx	xx	xx	xx
32	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
33	**OTHER LIABILITIES**						
34	Sundry Creditors	xx	xx	xx	xx	xx	xx
35	Patronage Refund	xx	xx	xx	xx	xx	xx
36	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
37	Dividend to Members	xx	xx	xx	xx	xx	xx
38	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
39	Election Fund	xx	xx	xx	xx	xx	xx
40	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
41	Audit fee to Govt	xx	xx	xx	xx	xx	xx
42	Staff Salary	xx	xx	xx	xx	xx	xx
43	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
44	Staff Gratuity	xx	xx	xx	xx	xx	xx
45	TDS deducted	xx	xx	xx	xx	xx	xx
46	Staff Provident Fund	xx	xx	xx	xx	xx	xx
47	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
48	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
49	**By Sales Fish**	xx	xx	xx	xx	xx	xx
50	**Closing Stock Fish**	xx	xx	xx	xx	xx	xx
51	Interest on SB Account	xx	xx	xx	xx	xx	xx
52	Interest on Bank FDR	xx	xx	xx	xx	xx	xx

53	Commission & Exchange	xx	xx	xx	xx	xx	xx
54	Profit on Sale of Assets	xx	xx	xx	xx	xx	xx
55	Dividend received	xx	xx	xx	xx	xx	xx
56	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
57	**CASH**	xx	xx	xx	xx	xx	xx
58	Cash in Hand	xx	xx	xx	xx	xx	xx
59	**BALANCE WITH OTHER BANKS**						
60	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
61	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
62	**INVESTMENTS**						
63	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
64	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
65	FDR with Banks	xx	xx	xx	xx	xx	xx
66	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
67	**INTEREST RECEIVABLE On Investment**	xx	xx	xx	xx	xx	xx
68	**FIXED ASSETS**	xx	xx	xx	xx	xx	xx
69	Land	xx	xx	xx	xx	xx	xx
70	Building/Premises	xx	xx	xx	xx	xx	xx
71	**DEAD STOCK, FURNITURE & FIXTURE**	xx	xx	xx	xx	xx	xx
72	**COMPUTER & PRINTER**	xx	xx	xx	xx	xx	xx
73	**COMPUTER SOFTWARE**	xx	xx	xx	xx	xx	xx
74	**ELECTRICAL FITTINGS**	xx	xx	xx	xx	xx	xx
75	**WEIGHING SCALE**	xx	xx	xx	xx	xx	xx
76	**OTHER ASSETS**	xx	xx	xx	xx	xx	xx
77	Fish Closing stock	xx	xx	xx	xx	xx	xx
78	Sundry Debtors	xx	xx	xx	xx	xx	xx
79	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
80	Prepaid Expenses	xx	xx	xx	xx	xx	xx
81	TDS Receivable	xx	xx	xx	xx	xx	xx
82	Election Deposit	xx	xx	xx	xx	xx	xx
83	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
84	Shop Rent Receivable	xx	xx	xx	xx	xx	xx
85	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
86	**Purchases**	xx	xx	xx	xx	xx	xx
87	Packing Charges	xx	xx	xx	xx	xx	xx
88	Wages	xx	xx	xx	xx	xx	xx
89	Freight and transportation	xx	xx	xx	xx	xx	xx
90	Octroi Duty	xx	xx	xx	xx	xx	xx
91	Service charges	xx	xx	xx	xx	xx	xx

92	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
93	Staff Welfare	xx	xx	xx	xx	xx	xx
94	EPF Administrative Expenses	xx	xx	xx	xx	xx	xx
95	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
96	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
97	Gratuity	xx	xx	xx	xx	xx	xx
98	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
99	Travelling Expenses	xx	xx	xx	xx	xx	xx
100	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
101	Insurance	xx	xx	xx	xx	xx	xx
102	Electricity Bill	xx	xx	xx	xx	xx	xx
103	Water Bill	xx	xx	xx	xx	xx	xx
104	Postage, Telegraph & Xerox	xx	xx	xx	xx	xx	xx
105	Telephone Charges	xx	xx	xx	xx	xx	xx
106	Printing & Stationery	xx	xx	xx	xx	xx	xx
107	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
108	Books & Periodicals	xx	xx	xx	xx	xx	xx
109	Repair & Maintenance	xx	xx	xx	xx	xx	xx
110	Advertisement	xx	xx	xx	xx	xx	xx
111	AGM Expenses	xx	xx	xx	xx	xx	xx
112	Subscription Fees	xx	xx	xx	xx	xx	xx
113	Legal Fees	xx	xx	xx	xx	xx	xx
114	Professional Fees	xx	xx	xx	xx	xx	xx
115	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
116	Audit fee Govt	xx	xx	xx	xx	xx	xx
117	Filing of Returns	xx	xx	xx	xx	xx	xx
118	Income Tax	xx	xx	xx	xx	xx	xx
119	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
120	Tax Audit Fees	xx	xx	xx	xx	xx	xx
121	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
122	Bank Charges	xx	xx	xx	xx	xx	xx
123	Honorarium	xx	xx	xx	xx	xx	xx
124	Remuneration	xx	xx	xx	xx	xx	xx
125	Weights & Measures	xx	xx	xx	xx	xx	xx
126	labour Charges	xx	xx	xx	xx	xx	xx
127	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
128	Depreciation	xx	xx	xx	xx	xx	xx
129	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
130	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-6 (b) Joint Farming

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxxx
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxxx				
xxx	Statutory Reserve Fund	xxx					
xxx	Deficit Fund	xxx			INVESTMENTS		
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Development Fund	xx		xxx			
xxx	Buidling Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Building Depreciation fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Dividend Equilisation Fund	xxx					
xxx	Price fluctuation fund	xxx					
xxx	Govt. Share Cont. Fund	xxx					
xxx	Govt. Share Cap. Red.Fund	xxx			INTEREST RECEIVABLE		
xxx	Risk Fund	xxx		xxx	On Investment		xxx
xxx	Charity Fund	xxx					

xxx	Emergency Fund	xxx			FIXED ASSETS		
xxx	Welfare Fund	xxx		xxx	Land		xxx
xxx	Coperative propoganda	xxx					
xxx	Cattle Development	xxx		xxx	Building/Premises	xxx	xxx
xxx	Employees Bonus	xxx			Less: Depreciation	xxx	
xxx	Other Reserves (As per Annexure)	xxx					
	GRANTS, ASSISTANCE & SUBSIDY		xxxx	xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation	xxx	
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx					
xxx	Govt Building	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Dead Stock	xxx			Less: Depreciation	xxx	
xxx	Other (As per Annexure)	xxx					
				xxx	COMPUTER SOFTWARE	xxx	xxx
	BORROWINGS		xxxx		Less: Depreciation	xxx	
xxx	From Banks	xxx					
xxx	From Financial Institutions	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Other Borrowings (As per Annexure)	xxx			Less: Depreciation	xxx	
	OTHER LIABILITIES		xxxx				
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx					
xxx	Co-op. Education Fund	xxx		xxx	WEIGHING SCALE	xxx	xxx
xxx	Dividend to Members	xxx			Less: Depreciation	xxx	
xxx	Unpaid Dividend to Govt.	xxx					
xxx	Election Fund	xxx			OTHER ASSETS		xxxx
xxx	Remuneration/Audit Fee	xxx		xxx	Fish Closing stock	xxx	
xxx	Audit fee to Govt	xxx		xxx	Sundry Debtors	xxx	
xxx	Staff Salary	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Prepaid Expenses	xxx	
xxx	Staff Gratuity	xxx		xxx	TDS Receivable	xxx	
xxx	TDS deducted	xxx		xxx	Election Deposit	xxx	
xxx	Staff Provident Fund	xxx		xxx	Staff Provident Fund (Deposit)	xxx	

xxx	Anamat (As per Annexure)	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Other Liabilities Payable (As per Annexure)	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	PROFIT & LOSS ACCOUNT		xxxx	xxx	PROFIT & LOSS ACCOUNT		xxxx
	B/f	xxx			B/f		
	Add: Current Year Profit	xxx			Add: Current Year Loss		
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx			Less: Current Year Profit		
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-6 (b) Joint Farming

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock			By Sales	
xxx	Fish	Xxx	xxx	Fish	xxx
	To Purchases				
xxx	Fish	xxx			
xxx	To Packing Charges	xxx			
xxx	To Wages	Xxx		To Closing Stock	
xxx	To Freight and transportation	Xxx	xxx	Fish	xxx
xxx	To Octroi Duty	Xxx			
			xxx		xxx
xxx	To Gross Profit c/d	Xxxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit c/d	xxx
xxx	To Service charges	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Commission & Exchange	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Dividend received	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			

xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	By Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 6 (c) (i) Other Farming (Dairy societies)							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particles	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
8	Buidling Fund	xx	xx	xx	xx	xx	xx
9	Building Depreciation fund	xx	xx	xx	xx	xx	xx
10	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
11	Price fluctuation fund	xx	xx	xx	xx	xx	xx
12	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx
13	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
14	Risk Fund	xx	xx	xx	xx	xx	xx
15	Charity Fund	xx	xx	xx	xx	xx	xx
16	Emergency Fund	xx	xx	xx	xx	xx	xx
17	Welfare Fund	xx	xx	xx	xx	xx	xx
18	Coperative propoganda	xx	xx	xx	xx	xx	xx

19	Cattle Development	xx	xx	xx	xx	xx	xx
20	Employees Bonus	xx	xx	xx	xx	xx	xx
21	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
22	**GRANTS, ASSISTANCE & SUBSIDY**						
23	Govt. Viable Subsidy	xx	xx	xx	xx	xx	xx
24	Managerial Subsidy	xx	xx	xx	xx	xx	xx
25	Furniture & Fixture	xx	xx	xx	xx	xx	xx
26	Milk Union	xx	xx	xx	xx	xx	xx
27	Milko Tester	xx	xx	xx	xx	xx	xx
28	Govt Building	xx	xx	xx	xx	xx	xx
29	Dead Stock	xx	xx	xx	xx	xx	xx
30	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
31	**BORROWINGS**						
32	From Banks	xx	xx	xx	xx	xx	xx
33	From Financial Institutions	xx	xx	xx	xx	xx	xx
34	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
35	**OTHER LIABILITIES**						
36	Milk Purchase Payable	xx	xx	xx	xx	xx	xx
37	Member Bonus	xx	xx	xx	xx	xx	xx
38	Medicine Payable	xx	xx	xx	xx	xx	xx
39	Cattle feed Payable (Union)	xx	xx	xx	xx	xx	xx
40	Sundry Creditors	xx	xx	xx	xx	xx	xx
41	Patronage Refund	xx	xx	xx	xx	xx	xx
42	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
43	Dividend to Members	xx	xx	xx	xx	xx	xx
44	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
45	Election Fund	xx	xx	xx	xx	xx	xx
46	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
47	Audit fee to Govt	xx	xx	xx	xx	xx	xx
48	Staff Salary	xx	xx	xx	xx	xx	xx
49	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
50	Staff Gratuity	xx	xx	xx	xx	xx	xx
51	TDS deducted	xx	xx	xx	xx	xx	xx
52	Staff Provident Fund	xx	xx	xx	xx	xx	xx
53	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
54	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
55	Milk union Sale	xx	xx	xx	xx	xx	xx
56	Local Milk Sale	xx	xx	xx	xx	xx	xx
57	Correction Qty.	xx	xx	xx	xx	xx	xx
58	Cattle Feed Sale	xx	xx	xx	xx	xx	xx
59	Management Grants	xx	xx	xx	xx	xx	xx
60	Hall Rent	xx	xx	xx	xx	xx	xx
61	Rent received	xx	xx	xx	xx	xx	xx

62	Interest on SB Account	xx	xx	xx	xx	xx	xx
63	Interest on Bank FDR	xx	xx	xx	xx	xx	xx
64	Commission & Exchange	xx	xx	xx	xx	xx	xx
65	Profit on Sale of Assets	xx	xx	xx	xx	xx	xx
66	Dividend received	xx	xx	xx	xx	xx	xx
67	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
68	Cash in Hand	xx	xx	xx	xx	xx	xx
69	**BALANCE WITH OTHER BANKS**						
70	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
71	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
72	**INVESTMENTS**						
73	Milk Union Share	xx	xx	xx	xx	xx	xx
74	Share Anamat	xx	xx	xx	xx	xx	xx
75	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
76	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
77	FDR with Banks	xx	xx	xx	xx	xx	xx
78	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
79	**INTEREST RECEIVABLE On Investment**	xx	xx	xx	xx	xx	xx
80	**FIXED ASSETS**						
81	Land	xx	xx	xx	xx	xx	xx
82	Building/Premises	xx	xx	xx	xx	xx	xx
83	DEAD STOCK, FURNITURE & FIXTURE	xx	xx	xx	xx	xx	xx
84	COMPUTER & PRINTER	xx	xx	xx	xx	xx	xx
85	COMPUTER SOFTWARE	xx	xx	xx	xx	xx	xx
86	ELECTRICAL FITTINGS	xx	xx	xx	xx	xx	xx
87	MILK TESTING EQUIPMENT	xx	xx	xx	xx	xx	xx
88	MILK WEIGHING SCALE	xx	xx	xx	xx	xx	xx
89	MILKO TESTER	xx	xx	xx	xx	xx	xx
90	Other Fixed Assets (As Per Annexure)	xx	xx	xx	xx	xx	xx
91	OTHER ASSETS	xx	xx	xx	xx	xx	xx
92	Cattle feed stock	xx	xx	xx	xx	xx	xx
93	Milk union Sale	xx	xx	xx	xx	xx	xx
94	Cattle feed receivable (members)	xx	xx	xx	xx	xx	xx
95	Sundry Debtors	xx	xx	xx	xx	xx	xx
96	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
97	Prepaid Expenses	xx	xx	xx	xx	xx	xx
98	TDS Receivable	xx	xx	xx	xx	xx	xx
99	Election Deposit	xx	xx	xx	xx	xx	xx
100	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
101	Shop Rent Receivable	xx	xx	xx	xx	xx	xx
102	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
103	To Milk Purchases	xx	xx	xx	xx	xx	xx
104	To Milk price Difference (society)	xx	xx	xx	xx	xx	xx

105	To Cattle feed purchase	xx	xx	xx	xx	xx	xx
106	Milk Tester	xx	xx	xx	xx	xx	xx
107	M.T. Spare (Dairy)	xx	xx	xx	xx	xx	xx
108	Grass Cutter	xx	xx	xx	xx	xx	xx
109	Service charges	xx	xx	xx	xx	xx	xx
110	Support price incentives	xx	xx	xx	xx	xx	xx
111	MTS/ Stationery (dairy)	xx	xx	xx	xx	xx	xx
112	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
113	Staff Welfare	xx	xx	xx	xx	xx	xx
114	EPF Administrative Expenses	xx	xx	xx	xx	xx	xx
115	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
116	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
117	Gratuity	xx	xx	xx	xx	xx	xx
118	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
119	Travelling Expenses	xx	xx	xx	xx	xx	xx
120	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
121	Insurance	xx	xx	xx	xx	xx	xx
122	Electricity Bill	xx	xx	xx	xx	xx	xx
123	Water Bill	xx	xx	xx	xx	xx	xx
124	Postage, Telegraph & Xerox	xx	xx	xx	xx	xx	xx
125	Telephone Charges	xx	xx	xx	xx	xx	xx
126	Newspapers & Periodicals	xx	xx	xx	xx	xx	xx
127	Printing & Stationery	xx	xx	xx	xx	xx	xx
128	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
129	Books & Periodicals	xx	xx	xx	xx	xx	xx
130	Repair & Maintenance	xx	xx	xx	xx	xx	xx
131	Advertisement	xx	xx	xx	xx	xx	xx
132	AGM Expenses	xx	xx	xx	xx	xx	xx
133	Subscription Fees	xx	xx	xx	xx	xx	xx
134	Legal Fees	xx	xx	xx	xx	xx	xx
135	Professional Fees	xx	xx	xx	xx	xx	xx
136	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
137	Audit fee Govt	xx	xx	xx	xx	xx	xx
138	Filing of Returns	xx	xx	xx	xx	xx	xx
139	Income Tax	xx	xx	xx	xx	xx	xx
140	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
141	Tax Audit Fees	xx	xx	xx	xx	xx	xx
142	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
143	Bank Charges	xx	xx	xx	xx	xx	xx
144	Honorarium	xx	xx	xx	xx	xx	xx
145	Remuneration	xx	xx	xx	xx	xx	xx
146	Weights & Measures	xx	xx	xx	xx	xx	xx
147	labour Charges	xx	xx	xx	xx	xx	xx

148	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
149	Written Off	xx	xx	xx	xx	xx	xx
150	Depreciation	xx	xx	xx	xx	xx	xx
151	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
152	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L 6 (c) (i) Other Farming (Dairy societies)

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxxx
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxxx				
xxx	Statutory Reserve Fund	xxx					
xxx	Deficit Fund	xxx			INVESTMENTS		
xxx	Common Benefit Fund	xxx		xxx	Milk Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	Share Anamat	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	Buidling Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Building Depreciation fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Dividend Equilisation Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Price fluctuation fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Govt. Share Cont. Fund	xxx					

xxx	Govt. Share Cap. Red.Fund	xxx			INTEREST RECEIVABLE		
xxx	Risk Fund	xxx		xxx	On Investment		xxx
xxx	Charity Fund	xxx					
xxx	Emergency Fund	xxx			FIXED ASSETS		
xxx	Welfare Fund	xxx		xxx	Land		xxx
xxx	Coperative propoganda	xxx					
xxx	Cattle Development	xxx		xxx	Building/Premises	xxx	xxx
xxx	Employees Bonus	xxx			Less: Depreciation	xxx	
xxx	Other Reserves (As per Annexure)	xxx					
	GRANTS, ASSISTANCE & SUBSIDY		xxxx	xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation	xxx	
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx					
xxx	Milk Union	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Milko Tester	xxx			Less: Depreciation	xxx	
xxx	Govt Building	xxx					
xxx	Dead Stock	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx
xxx	Other (As per Annexure)	xxx			Less: Depreciation	xxx	
				xxx	ELECTRICAL FITTINGS	xxx	xxx
	BORROWINGS		xxxx		Less: Depreciation	xxx	
xxx	From Banks	xxx					
xxx	From Financial Institutions	xxx		xxx	MILK TESTING EQUIPMENT	xxx	xxx
xxx	Other Borrowings (As per Annexure)	xxx			Less: Depreciation	xxx	
	OTHER LIABILITIES		xxxx	xxx	MILK WEIGHING SCALE	xxx	xxx
xxx	Milk Purchase Payable	xxx			Less: Depreciation	xxx	
xxx	Member Bonus	xxx					
xxx	Medicine Payable	xxx		xxx	MILKO TESTER	xxx	xxx
xxx	Cattle feed Payable (Union)	xxx			Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx		xxx	Other Fixed Assets (As Per Annexure)		xxx
xxx	Co-op. Education Fund	xxx					
xxx	Dividend to Members	xxx			OTHER ASSETS		xxxx
xxx	Unpaid Dividend to Govt.	xxx		xxx	Cattle feed stock	xxx	
xxx	Election Fund	xxx		xxx	Milk union Sale	xxx	
xxx	Remuneration/Audit Fee	xxx		xxx	Cattle feed receivable (members)	xxx	
xxx	Audit fee to Govt	xxx		xxx	Sundry Debtors	xxx	
xxx	Staff Salary	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Prepaid Expenses	xxx	
xxx	Staff Gratuity	xxx		xxx	TDS Receivable	xxx	
xxx	TDS deducted	xxx		xxx	Election Deposit	xxx	

xxx	Staff Provident Fund	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Anamat (As per Annexure)	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Other Liabilities Payable (As per Annexure)	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
				xxx	PROFIT & LOSS ACCOUNT		xxxx
xxx	PROFIT & LOSS ACCOUNT		xxxx		B/f		
	B/f	xxx			Add: Current Year Loss		
	Add: Current Year Profit	xxx			Less: Current Year Profit		
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx					
xxxxx	TOTAL		xxxxx	xxxxx	TOTAL		xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L 6 (c) (i) Other Farming (Dairy societies)

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses		Amount	Previous Year	Revenue/Gain		Amount
xxx	To Milk Purchases	xxx		xxx	By Milk union Sale	xxx	
	Less Previous	xxx			Less Previous	xxx	
	Add Current	xxx	Xxxx		Add Current	xxx	xxxx
xxx	To Milk price Difference (society)		Xxx	xxx	By Local Milk Sale		xxx
					By Correction Qty.		xxx
xxx	To Cattle feed purchase		Xxx	xxx	By Cattle Feed Sale		xxx
xxx	To Gross Profit c/d		Xxxx	xxx	By Gross Loss c/d		xxx
xxxxx	TOTAL		xxxxx	xxxxx	TOTAL		xxxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross profit c/d	xxx
xxx	To Milk Tester	xxx	xxx	By Management Grants	xxx
xxx	To M.T. Spare (Dairy)	xxx	xxx	By Hall Rent	xxx
xxx	To Grass Cutter	xxx	xxx	By Rent received	xxx
xxx	To Service charges	xxx	xxx	By Interest on SB Account	xxx
xxx	To Support price incentives	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To MTS/ Stationery (dairy)	xxx	xxx	By Commission & Exchange	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Staff Welfare	xxx	xxx	By Dividend received	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx		
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx		
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Newspapers & Periodicals	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			

xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	By Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-6 (c) (ii) Other Farming (Fisheries societies)							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Governement Share Capital	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Buidling Fund	xx	xx	xx	xx	xx	xx
8	Building Depreciation fund	xx	xx	xx	xx	xx	xx
9	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
10	Price fluctuation fund	xx	xx	xx	xx	xx	xx
11	Govt. Share Cont. Fund	xx	xx	xx	xx	xx	xx
12	Govt. Share Cap. Red.Fund	xx	xx	xx	xx	xx	xx
13	Risk Fund	xx	xx	xx	xx	xx	xx
14	Charity Fund	xx	xx	xx	xx	xx	xx
15	Emergency Fund	xx	xx	xx	xx	xx	xx
16	Welfare Fund	xx	xx	xx	xx	xx	xx
17	Coperative propoganda	xx	xx	xx	xx	xx	xx
18	Employees Bonus	xx	xx	xx	xx	xx	xx
19	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
20	**GRANTS, ASSISTANCE & SUBSIDY**						
21	Govt. Viable Subsidy	xx	xx	xx	xx	xx	xx
22	Managerial Subsidy	xx	xx	xx	xx	xx	xx
23	Other Subsidies (As per Annexure)	xx	xx	xx	xx	xx	xx
24	**BORROWINGS**						
25	From Banks	xx	xx	xx	xx	xx	xx
26	From Financial Institutions	xx	xx	xx	xx	xx	xx
27	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
28	**CURRENT LIABILITIES & PROVISIONS**						
29	Member Bonus	xx	xx	xx	xx	xx	xx
30	Sundry Creditors	xx	xx	xx	xx	xx	xx
31	Patronage Refund	xx	xx	xx	xx	xx	xx
32	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
33	Dividend to Members	xx	xx	xx	xx	xx	xx
34	Unpaid Dividend to Govt.	xx	xx	xx	xx	xx	xx
35	Election Fund	xx	xx	xx	xx	xx	xx

36	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
37	Audit fee to Govt	xx	xx	xx	xx	xx	xx
38	Staff Salary	xx	xx	xx	xx	xx	xx
39	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
40	Staff Gratuity	xx	xx	xx	xx	xx	xx
41	TDS deducted	xx	xx	xx	xx	xx	xx
42	Staff Provident Fund	xx	xx	xx	xx	xx	xx
43	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
44	Subsidy to Boat owners Payable	xx	xx	xx	xx	xx	xx
45	TDS Payable	xx	xx	xx	xx	xx	xx
46	GST Payable	xx	xx	xx	xx	xx	xx
47	VAT Payable	xx	xx	xx	xx	xx	xx
48	Cancellation of Membership	xx	xx	xx	xx	xx	xx
49	Advances Received	xx	xx	xx	xx	xx	xx
50	Security Deposits	xx	xx	xx	xx	xx	xx
51	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
52	**Sales As per Annexure**	xx	xx	xx	xx	xx	xx
53	**Closing Stock As per Annexure**	xx	xx	xx	xx	xx	xx
54	Collection from Entry Coupons	xx	xx	xx	xx	xx	xx
55	Collection from Empty Fish Loading Boxes	xx	xx	xx	xx	xx	xx
56	Collection from Entry Stickers	xx	xx	xx	xx	xx	xx
57	Collection from Fish Auctioneers	xx	xx	xx	xx	xx	xx
58	Collection from Vehicles	xx	xx	xx	xx	xx	xx
59	**Discount received**						
60	Incentives on Purchases	xx	xx	xx	xx	xx	xx
61	Miscellaneous Income	xx	xx	xx	xx	xx	xx
62	Operational Charges	xx	xx	xx	xx	xx	xx
63	Wharfage Charges	xx	xx	xx	xx	xx	xx
64	Water Pump Charges	xx	xx	xx	xx	xx	xx
65	Rent received	xx	xx	xx	xx	xx	xx
66	Interest on SB Account	xx	xx	xx	xx	xx	xx
67	Interest on Bank FDR	xx	xx	xx	xx	xx	xx
68	Commission & Exchange	xx	xx	xx	xx	xx	xx
69	Profit on Sale of Assets	xx	xx	xx	xx	xx	xx
70	Dividend received	xx	xx	xx	xx	xx	xx
71	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
72	Cash in Hand	xx	xx	xx	xx	xx	xx
73	**BALANCE WITH OTHER BANKS**						
74	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
75	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
76	**INVESTMENTS**						
77	The G. D. & Diu Fish Fed.	xx	xx	xx	xx	xx	xx

78	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
79	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
80	FDR with Banks	xx	xx	xx	xx	xx	xx
81	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
82	**INTEREST RECEIVABLE On Investment**	xx	xx	xx	xx	xx	xx
83	**FIXED ASSETS**	xx	xx	xx	xx	xx	xx
84	Land	xx	xx	xx	xx	xx	xx
85	Building/Premises	xx	xx	xx	xx	xx	xx
86	**DEAD STOCK, FURNITURE & FIXTURE**	xx	xx	xx	xx	xx	xx
87	**COMPUTER & PRINTER**	xx	xx	xx	xx	xx	xx
88	**COMPUTER SOFTWARE**	xx	xx	xx	xx	xx	xx
89	**ELECTRICAL FITTINGS**	xx	xx	xx	xx	xx	xx
90	**WEIGHING SCALE**	xx	xx	xx	xx	xx	xx
91	**Other Fixed Assets (As Per Annexure)**	xx	xx	xx	xx	xx	xx
92	**OTHER ASSETS**	xx	xx	xx	xx	xx	xx
93	Closing Stock	xx	xx	xx	xx	xx	xx
94	Sundry Debtors	xx	xx	xx	xx	xx	xx
95	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
96	Prepaid Expenses	xx	xx	xx	xx	xx	xx
97	TDS Receivable	xx	xx	xx	xx	xx	xx
98	Election Deposit	xx	xx	xx	xx	xx	xx
99	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
100	Shop Rent Receivable	xx	xx	xx	xx	xx	xx
101	Advances against purchases	xx	xx	xx	xx	xx	xx
102	Advances Payment (Diesel)	xx	xx	xx	xx	xx	xx
103	VAT Refundable	xx	xx	xx	xx	xx	xx
104	TDS Receivbale	xx	xx	xx	xx	xx	xx
105	Advance Tax paid	xx	xx	xx	xx	xx	xx
106	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
107	**Purchases As per Annexure**	xx	xx	xx	xx	xx	xx
108	Expenses on lathe workshop	xx	xx	xx	xx	xx	xx
109	Expenses at Ice Plant	xx	xx	xx	xx	xx	xx
110	Expenses at Grocery	xx	xx	xx	xx	xx	xx
111	Expenses at HSD	xx	xx	xx	xx	xx	xx
112	Manufacturing Expenses	xx	xx	xx	xx	xx	xx
113	Freight charges	xx	xx	xx	xx	xx	xx
114	Wages	xx	xx	xx	xx	xx	xx
115	Power & Fuel Expenses	xx	xx	xx	xx	xx	xx
116	Oil & Lubricants Exp.	xx	xx	xx	xx	xx	xx
117	Water Charges	xx	xx	xx	xx	xx	xx
118	Packing expenses	xx	xx	xx	xx	xx	xx

119	VAT Demand	xx	xx	xx	xx	xx	xx
120	GST Expenses	xx	xx	xx	xx	xx	xx
121	CGST Reversal	xx	xx	xx	xx	xx	xx
122	IGST reversal	xx	xx	xx	xx	xx	xx
123	SGST reversal	xx	xx	xx	xx	xx	xx
124	EDLI Charges	xx	xx	xx	xx	xx	xx
125	Incentives	xx	xx	xx	xx	xx	xx
126	Interest on income tax	xx	xx	xx	xx	xx	xx
127	Employers Cont. LWF	xx	xx	xx	xx	xx	xx
128	Leave Encashment	xx	xx	xx	xx	xx	xx
129	Pump Rental Charges	xx	xx	xx	xx	xx	xx
130	GST late fees & TDS interest	xx	xx	xx	xx	xx	xx
131	**Interest on Borrowings**						
132	Banks	xx	xx	xx	xx	xx	xx
133	Financial Institutions	xx	xx	xx	xx	xx	xx
134	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
135	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
136	Staff Welfare	xx	xx	xx	xx	xx	xx
137	EPF Administrative Expenses	xx	xx	xx	xx	xx	xx
138	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
139	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
140	Gratuity	xx	xx	xx	xx	xx	xx
141	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
142	Travelling Expenses	xx	xx	xx	xx	xx	xx
143	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
144	Insurance	xx	xx	xx	xx	xx	xx
145	Electricity Bill	xx	xx	xx	xx	xx	xx
146	Water Bill	xx	xx	xx	xx	xx	xx
147	Postage, Telegraph &Xerox	xx	xx	xx	xx	xx	xx
148	Telephone Charges	xx	xx	xx	xx	xx	xx
149	Printing & Stationery	xx	xx	xx	xx	xx	xx
150	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
151	Books & Periodicals	xx	xx	xx	xx	xx	xx
152	Repair & Maintenance	xx	xx	xx	xx	xx	xx
153	Advertisement	xx	xx	xx	xx	xx	xx
154	AGM Expenses	xx	xx	xx	xx	xx	xx
155	Subscription Fees	xx	xx	xx	xx	xx	xx
156	Legal Fees	xx	xx	xx	xx	xx	xx
157	Professional Fees	xx	xx	xx	xx	xx	xx
158	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
159	Audit fee Govt	xx	xx	xx	xx	xx	xx
160	Filing of Returns	xx	xx	xx	xx	xx	xx

161	Income Tax	xx	xx	xx	xx	xx	xx
162	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
163	Tax Audit Fees	xx	xx	xx	xx	xx	xx
164	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
165	Bank Charges	xx	xx	xx	xx	xx	xx
166	Honorarium	xx	xx	xx	xx	xx	xx
167	Remuneration	xx	xx	xx	xx	xx	xx
168	Weights & Measures	xx	xx	xx	xx	xx	xx
169	labour Charges	xx	xx	xx	xx	xx	xx
170	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
171	Written Off	xx	xx	xx	xx	xx	xx
172	Depreciation	xx	xx	xx	xx	xx	xx
173	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
174	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-6 (c) (ii) Other Farming (Fisheries societies)

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		Xxxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxxx
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xx	
	RESERVE FUND & OTHER FUND		xxxx				
xxx	Statutory Reserve Fund	xx			INVESTMENTS		xxxx
xxx	Deficit Fund	xxx		xxx	The G. D. & Diu Fish Fed.		
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	

xxx	Co-op. Movement Development Fund	xx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Buidling Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Building Depreciation fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Dividend Equilisation Fund	xxx					
xxx	Price fluctuation fund	xxx					
xxx	Govt. Share Cont. Fund	xxx			INTEREST RECEIVABLE		
xxx	Govt. Share Cap. Red.Fund	xxx		xxx	On Investment		xxx
xxx	Risk Fund	xxx					
xxx	Charity Fund	xxx			FIXED ASSETS		
xxx	Emergency Fund	xxx		xxx	Land		xxx
xxx	Welfare Fund	xxx					
xxx	Coperative propoganda	xxx		xxx	Building/Premises	xxx	xxx
xxx	Employees Bonus	xxx			Less: Depreciation	xxx	
xxx	Other Reserves (As per Annexure)	xxx					
				xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
	GRANTS, ASSISTANCE & SUBSIDY		xxx		Less: Depreciation	xxx	
xxx	Govt. Viable Subsidy	xxx					
xxx	Managerial Subsidy	xxx					
xxx	Other Subsidies (As per Annexure)	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
					Less: Depreciation	xxx	
	BORROWINGS		Xxxx				
xxx	From Banks	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx
xxx	From Financial Institutions	xxx			Less: Depreciation	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	ELECTRICAL FITTINGS	xxx	xxx
	CURRENT LIABILITIES & PROVISIONS		Xxx x		Less: Depreciation	xxx	
xxx	Member Bonus	xxx					
xxx	Sundry Creditors	xxx		xxx	WEIGHING SCALE	xxx	xxx
xxx	Patronage Refund	xxx			Less: Depreciation	xxx	
xxx	Co-op. Education Fund	xxx					
xxx	Dividend to Members	xxx		xxx	Other Fixed Assets (As Per Annexure)		xxx
xxx	Unpaid Dividend to Govt.	xxx					
xxx	Election Fund	xxx					
xxx	Remuneration/Audit Fee	xxx					
xxx	Audit fee to Govt	xxx			OTHER ASSETS		xxxx
xxx	Staff Salary	xxx		xxx	Closing Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Sundry Debtors	xxx	
xxx	Staff Gratuity	xxx		xxx	Printing & Stationery Stock	xxx	

xxx	TDS deducted	xxx		xxx	Prepaid Expenses	xxx	
xxx	Staff Provident Fund	xxx		xxx	TDS Receivable	xxx	
xxx	Anamat (As per Annexure)	xxx		xxx	Election Deposit	xxx	
xxx	Subsidy to Boat owners Payable	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	TDS Payable	xxx		xxx	Shop Rent Receivable	xxx	
xxx	GST Payable	xxx		xxx	Advances against purchases	xxx	
xxx	VAT Payable	xxx		xxx	Advances Payment (Diesel)	xxx	
xxx	Cancellation of Membership	xxx		xxx	VAT Refundable	xxx	
xxx	Advances Received	xxx		xxx	TDS Receivbale	xxx	
xxx	Security Deposits	xxx		xxx	Advance Tax paid	xxx	
xxx	Other Liabilities Payable (As per Annexure)	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	PROFIT & LOSS ACCOUNT		Xxxx	xxx	PROFIT & LOSS ACCOUNT		xxxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx	TOTAL		Xxxx	xxxx	TOTAL		xxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-6 (c) (ii) Other Farming (Fisheries societies)

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Particulars	Amo unt	Previous Year	Particulars	Amo unt
	To Opening stock		_	By Sales	
xxx	As per Annexure	xxx	xxx	As per Annexure	xxx
	To Purchases				

xxx	As per Annexure	xxx			
xxx	To Expenses on lathe workshop	xxx			
xxx	To Expenses at Ice Plant	xxx			
xxx	To Expenses at Grocery	xxx			
xxx	To Expenses at HSD	xxx			
xxx	To Manufacturing Expenses	xxx			
xxx	To Freight charges	xxx			
xxx	To Wages	xxx			
xxx	To Power & Fuel Expenses	xxx			
xxx	To Oil & Lubricants Exp.	xxx			
xxx	To Water Charges	xxx		By Closing Stock	
xxx	To Packing expenses	xxx	xxx	As per Annexure	xxx
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Particulars	Amo unt	Previous Year	Particulars	Amo unt
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
xxx	To VAT Demand	xxx	xxx	By Collection from Entry Coupons	xxx
xxx	To GST Expenses	xxx	xxx	By Collection from Empty Fish Loading Boxes	xxx
xxx	To CGST Reversal	xxx	xxx	By Collection from Entry Stickers	xxx
xxx	To IGST reversal	xxx	xxx	By Collection from Fish Auctioneers	xxx
xxx	To SGST reversal	xxx	xxx	By Collection from Vehicles	xxx
xxx	To EDLI Charges	xxx	xxx	By Discount received	xxx
xxx	To Incentives	xxx	xxx	By Incentives on Purchases	xxx
xxx	To Interest on income tax	xxx	xxx	By Miscellaneous Income	xxx
xxx	To Employers Cont. to LWF	xxx	xxx	By Operational Charges	xxx
xxx	To Leave Encashment	xxx	xxx	By Wharfage Charges	xxx

xxx	To Pump Rental Charges	xxx	xxx	By Water Pump Charges	xxx
xxx	To GST late fees & TDS interest	xxx	xxx	By Rent received	xxx
	To Interest on Borrowings		xxx	By Interest on SB Account	xxx
xxx	Banks	xxx	xxx	By Interest on Bank FDR	xxx
xxx	Financial Institutions	xxx	xxx	By Commission & Exchange	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Dividend received	xxx
xxx	To Staff Welfare	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To EPF Administrative Expenses	xxx			
xxx	To Provident Fund (Society Contribution)	xxx			
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph &Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election	xxx			

	Expenses				
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-7 (a) Co-ownership Housing Societies							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	XX	XX	XX	XX	XX	XX
2	Statutory Reserve Fund	XX	XX	XX	XX	XX	XX
3	Sinking Fund	XX	XX	XX	XX	XX	XX
4	Common Amenities Fund	XX	XX	XX	XX	XX	XX
5	Building Maintenance Fund	XX	XX	XX	XX	XX	XX
6	Corpus Fund	XX	XX	XX	XX	XX	XX
7	Monthly Maint. Fund	XX	XX	XX	XX	XX	XX
8	Co-op. Development Fund	XX	XX	XX	XX	XX	XX
9	Painting Fund	XX	XX	XX	XX	XX	XX
10	Other Fund (As per annexure)	XX	XX	XX	XX	XX	XX
11	Members Contribution for Land & Building	XX	XX	XX	XX	XX	XX
12	Contri. for compound & water tank	XX	XX	XX	XX	XX	XX
13	**BORROWINGS**						

14	From Banks	XX	XX	XX	XX	XX	XX
15	From Financial Institutions	XX	XX	XX	XX	XX	XX
16	Other Borrowings (As per Annexure)	XX	XX	XX	XX	XX	XX
17	INTEREST PAYABLE Borrowings	XX	XX	XX	XX	XX	XX
18	**OTHER LIABILITIES**						
19	Accounting charges	XX	XX	XX	XX	XX	XX
20	Remuneration/Audit Fee	XX	XX	XX	XX	XX	XX
21	Audit fee to Govt	XX	XX	XX	XX	XX	XX
22	Excess recovery	XX	XX	XX	XX	XX	XX
23	Advance Received	XX	XX	XX	XX	XX	XX
24	Sundry Creditors	XX	XX	XX	XX	XX	XX
25	Staff Salary	XX	XX	XX	XX	XX	XX
26	Staff Bonus/Ex-Gratia	XX	XX	XX	XX	XX	XX
27	Staff Gratuity	XX	XX	XX	XX	XX	XX
28	TDS deducted	XX	XX	XX	XX	XX	XX
29	Staff Provident Fund	XX	XX	XX	XX	XX	XX
30	Anamat (As per Annexure)	XX	XX	XX	XX	XX	XX
31	GST Payable	XX	XX	XX	XX	XX	XX
32	Other Liabilities Payable (As per Annexure)	XX	XX	XX	XX	XX	XX
33	By Maintenance Contribution	XX	XX	XX	XX	XX	XX
34	By Water Charges Contribution	XX	XX	XX	XX	XX	XX
35	By Parking Charges Contribution	XX	XX	XX	XX	XX	XX
36	By Sub-leeting Charges	XX	XX	XX	XX	XX	XX
37	By Other Contribution (As per Annexure)	XX	XX	XX	XX	XX	XX
38	By Bank Saving Interest	XX	XX	XX	XX	XX	XX
39	By Bank FDR Interest	XX	XX	XX	XX	XX	XX
40	By GSHFF Dividend	XX	XX	XX	XX	XX	XX
41	By Processing Fees	XX	XX	XX	XX	XX	XX
42	By Miscelleneous Income	XX	XX	XX	XX	XX	XX
43	By Service Charges	XX	XX	XX	XX	XX	XX
44	By Other Receipts (As per Annexure)	XX	XX	XX	XX	XX	XX
45	Cash in Hand	XX	XX	XX	XX	XX	XX
46	**BALANCE WITH OTHER BANKS**						
47	Goa State Co-op. Bank	XX	XX	XX	XX	XX	XX
48	Other Banks (As per Annexure)	XX	XX	XX	XX	XX	XX
49	**INVESTMENTS**						
50	GSCHFF Share	XX	XX	XX	XX	XX	XX
51	Bank FDR (GSCBL)	XX	XX	XX	XX	XX	XX
52	FDR with Banks	XX	XX	XX	XX	XX	XX
53	Other Investment (As per Annexure)	XX	XX	XX	XX	XX	XX
54	INTEREST RECEIVABLE On Investment	XX	XX	XX	XX	XX	XX
55	**LOANS & ADVANCES**	XX	XX	XX	XX	XX	XX
56	**Deposit**	XX	XX	XX	XX	XX	XX

57	Security Deposit with Water Dept.	XX	XX	XX	XX	XX	XX
58	**FIXED ASSETS**						
59	Land and Building	XX	XX	XX	XX	XX	XX
60	Cost of land	XX	XX	XX	XX	XX	XX
61	Cost of Construction	XX	XX	XX	XX	XX	XX
62	Furniture and Fixture	XX	XX	XX	XX	XX	XX
63	Water Pump	XX	XX	XX	XX	XX	XX
64	Parking Shed	XX	XX	XX	XX	XX	XX
65	DEAD STOCK, FURNITURE & FIXTURE	XX	XX	XX	XX	XX	XX
66	COMPUTER & PRINTER	XX	XX	XX	XX	XX	XX
67	ELECTRICAL FITTINGS	XX	XX	XX	XX	XX	XX
68	**OTHER ASSETS**						
69	Maintenance Contribution Receivable	XX	XX	XX	XX	XX	XX
70	Sundry Debtors	XX	XX	XX	XX	XX	XX
71	Prepaid Expenses	XX	XX	XX	XX	XX	XX
72	TDS Receivable	XX	XX	XX	XX	XX	XX
73	Election Deposit	XX	XX	XX	XX	XX	XX
74	Staff Provident Fund (Deposit)	XX	XX	XX	XX	XX	XX
75	Other Assets Receivable (As per Annexure)	XX	XX	XX	XX	XX	XX
76	Electricity Bill	XX	XX	XX	XX	XX	XX
77	Water Charges Paid	XX	XX	XX	XX	XX	XX
78	Cleaning charges	XX	XX	XX	XX	XX	XX
79	Repair & Maintenance	XX	XX	XX	XX	XX	XX
80	Bank Charges	XX	XX	XX	XX	XX	XX
81	Printing & Stationery	XX	XX	XX	XX	XX	XX
82	Sweeper charges	XX	XX	XX	XX	XX	XX
83	Security Charges	XX	XX	XX	XX	XX	XX
84	Newspapers & Periodicals	XX	XX	XX	XX	XX	XX
85	Housekeeping Expenses	XX	XX	XX	XX	XX	XX
86	Garbage Charges	XX	XX	XX	XX	XX	XX
87	Postage Charges	XX	XX	XX	XX	XX	XX
88	Printing & stationery & Xerox	XX	XX	XX	XX	XX	XX
89	**Interest on Borrowings**						
90	Banks	XX	XX	XX	XX	XX	XX
91	Financial Institutions	XX	XX	XX	XX	XX	XX
92	Other Borrowings (As per Annexure)	XX	XX	XX	XX	XX	XX
93	Salaries, Wages & Allowances	XX	XX	XX	XX	XX	XX
94	Staff Welfare	XX	XX	XX	XX	XX	XX
95	Provident Fund (Society Contribution)	XX	XX	XX	XX	XX	XX
96	Staff Bonus/Ex-Gratia	XX	XX	XX	XX	XX	XX
97	Gratuity	XX	XX	XX	XX	XX	XX
98	Direcrs Fees & allowances	XX	XX	XX	XX	XX	XX
99	Travelling Expenses	XX	XX	XX	XX	XX	XX

100	Rent, rates & Taxes	XX	XX	XX	XX	XX	XX
101	Telephone Charges	XX	XX	XX	XX	XX	XX
102	Refreshment & Hospitality	XX	XX	XX	XX	XX	XX
103	Books & Periodicals	XX	XX	XX	XX	XX	XX
104	Advertisement	XX	XX	XX	XX	XX	XX
105	AGM Expenses	XX	XX	XX	XX	XX	XX
106	Subscription Fees	XX	XX	XX	XX	XX	XX
107	Legal Fees	XX	XX	XX	XX	XX	XX
108	Professional Fees	XX	XX	XX	XX	XX	XX
109	Remuneration/Audit Fee	XX	XX	XX	XX	XX	XX
110	Audit fee Govt	XX	XX	XX	XX	XX	XX
111	Filing of Returns	XX	XX	XX	XX	XX	XX
112	Income Tax	XX	XX	XX	XX	XX	XX
113	Annual Maintenance Charges	XX	XX	XX	XX	XX	XX
114	Tax Audit Fees	XX	XX	XX	XX	XX	XX
115	Society BOD Election Expenses	XX	XX	XX	XX	XX	XX
116	Bank Charges	XX	XX	XX	XX	XX	XX
117	Honorarium	XX	XX	XX	XX	XX	XX
118	Remuneration	XX	XX	XX	XX	XX	XX
119	Miscellaneous Expenses	XX	XX	XX	XX	XX	XX
120	Other Expenses (As per Annexure)	XX	XX	XX	XX	XX	XX
121	Depreciation	XX	XX	XX	XX	XX	XX
122	**INCOME & EXPENDITURE A/C**	XX	XX	XX	XX	XX	XX

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-7 (a) Co-ownership Housing Societies

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS	Amount
	AUTHORISED SHARE CAPITAL				CASH	
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand	xxx

xxx	Paid up Share Capital	xxx	xxx		BALANCE WITH OTHER BANKS		
xxx	Members xxx Shares of Rs. xxx each	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	_
	RESERVE FUND & OTHER FUND		xxx				_
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		xxx
xxx	Sinking Fund	xxx			GSCHFF Share	xxx	_
xxx	Common Amenities Fund	xxx			Bank FDR (GSCBL)	xxx	_
xxx	Building Maintenance Fund	xxx			FDR with Banks	xxx	
xxx	Corpus Fund	xxx			Other Investment (As per Annexure)	xxx	
xxx	Monthly Maint. Fund	xxx					
xxx	Co-op. Development Fund			xxx			
xxx	Painting Fund	xxx			INTEREST RECEIVABLE		
xxx	Other Fund (As per annexure)	xxx		xxx	On Investment		xxx
xxx	Members Contribution for Land & Building	xxx					
xxx	Contri. for compound & water tank	xxx			LOANS & ADVANCES		
				xxx	Loan to members		xxx
	BORROWINGS		xxx		Deposit		
xxx	From Banks	xxx	_	xxx	Security Deposit with Water Dept.		xxx
xxx	From Financial Institutions	Xxx	_				_
xxx	Other Borrowings (As per Annexure)	xxx	_		FIXED ASSETS		_
			_				_
	INTEREST PAYABLE				Land and Building		
xxx	Borrowings		xxx	xxx	Cost of land		xxx
				xxx	Cost of Construction		xxx
	OTHER LIABILITIES		xxx				
xxx	Accounting charges	xxx		xxx	Furniture and Fixture	xxx	xxx
xxx	Remuneration/Audit Fee	xxx			Less Depriciation	xxx	
xxx	Audit fee to Govt	xxx					
xxx	Excess recovery	xxx		xxx	Water Pump	xxx	xxx
xxx	Advance Received	xxx			Less Depriciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Staff Salary	xxx		xxx	Parking Shed	xxx	xxx
xxx	Staff Bonus/Ex-Gratia	xxx			Less Depriciation	xxx	

xxx	Staff Gratuity	xxx					
xxx	TDS deducted	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Staff Provident Fund	xxx			Less: Depreciation	xxx	
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Other Liabilities Payable (As per Annexure)	xxx			Less: Depreciation	xxx	
	INCOME & EXPENDITURE A/C		xxx	xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Previous balance	xxx			Less: Depreciation	xxx	
xxx	Add Current Surplus	xxx					
xxx	Less: Appropriation	xxx			OTHER ASSETS		xxx
xxx	Less Current Deficit	xxx		xxx	Maintenance Contribution Receivable	xxx	
				xxx	Sundry Debtors	xxx	
				xxx	Prepaid Expenses	xxx	
				xxx	TDS Receivable	xxx	
				xxx	Election Deposit	xxx	
				xxx	Staff Provident Fund (Deposit)	xxx	
				xxx	Other Assets Receivable (As per Annexure)	xxx	
					INCOME & EXPENDITURE A/C		xxx
				xxx	Previous balance	xxx	
					Add Current Deficit	xxx	
					Less Current Surplus	xxx	
-			-				
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-7 (a) Co-ownership Housing Societies

(See Rule 50(1))

Name of the Co-operative Society

Income and Expenditure account For the Year ended 31/03/_____

Previous Year	Expenses	Amount	Previous Year	Income	Amount
xxx	To Electricity Bill	xxx	xxx	By Maintenance Contribution	xxx
xxx	To Water Charges Paid	xxx	xxx	By Water Charges Contribution	xxx
xxx	To Cleaning charges	xxx	xxx	By Parking Charges Contribution	xxx
xxx	To Repair & Maintenance	xxx	xxx	By Sub-leeting Charges	xxx
xxx	To Bank Charges	xxx	xxx	By Other Contribution (As per Annexure)	xxx
xxx	To Printing & Stationery	xxx	xxx	By Bank Saving Interest	xxx
xxx	To Sweeper charges	xxx	xxx	By Bank FDR Interest	xxx
xxx	To Security Charges	xxx	xxx	By GSHFF Dividend	xxx
xxx	To Newspapers & Periodicals	xxx	xxx	By Processing Fees	xxx
xxx	To Housekeeping Expenses	xxx	xxx	By Miscelleneous Income	xxx
xxx	To Garbage Charges	xxx	xxx	By Service Charges	xxx
xxx	To Postage Charges	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Printing & stationery & Xerox	xxx			
	To Interest on Borrowings	xxx			
xxx	Banks	xxx			
xxx	Financial Institutions	xxx			
xxx	Other Borrowings (As per Annexure)	xxx			
xxx	To Salaries, Wages & Allowances	xxx			
xxx	To Staff Welfare	xxx			
xxx	To Provident Fund (Society Contribution)	xxx			
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			-
xxx	To Telephone Charges	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			

xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Depreciation	xxx			
xxx	To Excess of Income over Expenditure	xxx		By Excess of Expenditure over Income	xxx
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-7 (b) Co-partnership Housing Societies

(See Rule 50(1))

Name of the Co-operative Society

Trial Balance for the year 31/03/_____

Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
3	Sinking Fund	xx	xx	xx	xx	xx	xx
4	Common Amenities Fund	xx	xx	xx	xx	xx	xx
5	Building Maintenance Fund	xx	xx	xx	xx	xx	xx
6	Corpus Fund	xx	xx	xx	xx	xx	xx
7	Monthly Maint. Fund	xx	xx	xx	xx	xx	xx
8	Painting Fund	xx	xx	xx	xx	xx	xx
9	Other Fund (As per annexure)	xx	xx	xx	xx	xx	xx
10	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
11	Members Contribution for Land & Building	xx	xx	xx	xx	xx	xx
12	Contri. for compound & water tank	xx	xx	xx	xx	xx	xx
13	**BORROWINGS**						
14	From Banks	xx	xx	xx	xx	xx	xx
15	From Financial Institutions	xx	xx	xx	xx	xx	xx
16	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx

17	INTEREST PAYABLE Borrowing	xx	xx	xx	xx	xx	xx
18	**OTHER LIABILITIES**						
19	Accounting charges	xx	xx	xx	xx	xx	xx
20	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
21	Audit fee to Govt	xx	xx	xx	xx	xx	xx
22	Excess recovery	xx	xx	xx	xx	xx	xx
23	Advance Received	xx	xx	xx	xx	xx	xx
24	Sundry Creditors	xx	xx	xx	xx	xx	xx
25	Staff Salary	xx	xx	xx	xx	xx	xx
26	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
27	Staff Gratuity	xx	xx	xx	xx	xx	xx
28	TDS deducted	xx	xx	xx	xx	xx	xx
29	Staff Provident Fund	xx	xx	xx	xx	xx	xx
30	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
31	GST Payable	xx	xx	xx	xx	xx	xx
32	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
33	Maintenance Contribution	xx	xx	xx	xx	xx	xx
34	Water Charges Contribution	xx	xx	xx	xx	xx	xx
35	Parking Charges Contribution	xx	xx	xx	xx	xx	xx
36	Sub-leeting Charges	xx	xx	xx	xx	xx	xx
37	Other Contribution (As per Annexure)	xx	xx	xx	xx	xx	xx
38	Bank Saving Interest	xx	xx	xx	xx	xx	xx
39	Bank FDR Interest	xx	xx	xx	xx	xx	xx
40	GSHFF Dividend	xx	xx	xx	xx	xx	xx
41	Processing Fees	xx	xx	xx	xx	xx	xx
42	Miscelleneous Income	xx	xx	xx	xx	xx	xx
43	Service Charges	xx	xx	xx	xx	xx	xx
44	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
45	Cash in Hand	xx	xx	xx	xx	xx	xx
46	**BALANCE WITH OTHER BANKS**						
47	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
48	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
49	**INVESTMENTS**						
50	GSCHFF Share	xx	xx	xx	xx	xx	xx
51	Bank FDR (GSCBL)	xx	xx	xx	xx	xx	xx
52	FDR with Banks	xx	xx	xx	xx	xx	xx
53	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
54	**INTEREST RECEIVABLE On Investment**	xx	xx	xx	xx	xx	xx
55	**LOANS & ADVANCES**	xx	xx	xx	xx	xx	xx
56	**Deposit**	xx	xx	xx	xx	xx	xx
57	Security Deposit with Water Dept.	xx	xx	xx	xx	xx	xx
58	**FIXED ASSETS**						
59	**Land and Building**	xx	xx	xx	xx	xx	xx
60	Cost of land	xx	xx	xx	xx	xx	xx
61	Cost of Construction	xx	xx	xx	xx	xx	xx

62	Furniture and Fixture	xx	xx	xx	xx	xx	xx
63	Water Pump	xx	xx	xx	xx	xx	xx
64	Parking Shed	xx	xx	xx	xx	xx	xx
65	DEAD STOCK, FURNITURE & FIXTURE	xx	xx	xx	xx	xx	xx
66	COMPUTER & PRINTER	xx	xx	xx	xx	xx	xx
67	ELECTRICAL FITTINGS	xx	xx	xx	xx	xx	xx
68	OTHER ASSETS	xx	xx	xx	xx	xx	xx
69	Maintenance Contribution Receivable	xx	xx	xx	xx	xx	xx
70	Sundry Debtors	xx	xx	xx	xx	xx	xx
71	Prepaid Expenses	xx	xx	xx	xx	xx	xx
72	TDS Receivable	xx	xx	xx	xx	xx	xx
73	Election Deposit	xx	xx	xx	xx	xx	xx
74	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
75	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
76	Electricity Bill	xx	xx	xx	xx	xx	xx
77	Water Charges Paid	xx	xx	xx	xx	xx	xx
78	Cleaning charges	xx	xx	xx	xx	xx	xx
79	Repair & Maintenance	xx	xx	xx	xx	xx	xx
80	Bank Charges	xx	xx	xx	xx	xx	xx
81	Printing & Stationery	xx	xx	xx	xx	xx	xx
82	Sweeper charges	xx	xx	xx	xx	xx	xx
83	Security Charges	xx	xx	xx	xx	xx	xx
84	Newspapers & Periodicals	xx	xx	xx	xx	xx	xx
85	Housekeeping Expenses	xx	xx	xx	xx	xx	xx
86	Garbage Charges	xx	xx	xx	xx	xx	xx
87	Postage Charges	xx	xx	xx	xx	xx	xx
88	Printing & stationery & Xerox	xx	xx	xx	xx	xx	xx
89	**Interest on Borrowings**						
90	Banks	xx	xx	xx	xx	xx	xx
91	Financial Institutions	xx	xx	xx	xx	xx	xx
92	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
93	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
94	Staff Welfare	xx	xx	xx	xx	xx	xx
95	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
96	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
97	Gratuity	xx	xx	xx	xx	xx	xx
98	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
99	Travelling Expenses	xx	xx	xx	xx	xx	xx
100	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
101	Telephone Charges	xx	xx	xx	xx	xx	xx
102	Refreshment &Hospitality	xx	xx	xx	xx	xx	xx
103	Books & Periodicals	xx	xx	xx	xx	xx	xx
104	Advertisement	xx	xx	xx	xx	xx	xx
105	AGM Expenses	xx	xx	xx	xx	xx	xx
106	Subscription Fees	xx	xx	xx	xx	xx	xx

107	Legal Fees	xx	xx	xx	xx	xx	xx
108	Professional Fees	xx	xx	xx	xx	xx	xx
109	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
110	Audit fee Govt	xx	xx	xx	xx	xx	xx
111	Filing of Returns	xx	xx	xx	xx	xx	xx
112	Income Tax	xx	xx	xx	xx	xx	xx
113	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
114	Tax Audit Fees	xx	xx	xx	xx	xx	xx
115	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
116	Bank Charges	xx	xx	xx	xx	xx	xx
117	Honorarium	xx	xx	xx	xx	xx	xx
118	Remuneration	xx	xx	xx	xx	xx	xx
119	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
120	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
121	Depreciation	xx	xx	xx	xx	xx	xx
122	**INCOME & EXPENDITURE A/C**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-7 (b) Co-partnership Housing Societies

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
xxx	Paid up Share Capital	xxx	Xxx		BALANCE WITH OTHER BANKS		
xxx	Members xxx Shares of Rs. xxx each	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	_
	RESERVE FUND & OTHER FUND		xxx				_
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		xxx

xxx	Sinking Fund	xxx			GSCHFF Share	xxx	_
xxx	Common Amenities Fund	xxx			Bank FDR (GSCBL)	xxx	_
xxx	Building Maintenance Fund	xxx			FDR with Banks	xxx	
xxx	Corpus Fund	xxx			Other Investment (As per Annexure)	xxx	
xxx	Monthly Maint. Fund	xxx					
xxx	Painting Fund	xxx			INTEREST RECEIVABLE		
xxx	Other Fund (As per annexure)	xxx		xxx	On Investment		xxx
xxx	Co-op. Development Fund			xxx			
xxx	Members Contribution for Land & Building	xxx					
xxx	Contri. for compound & water tank	xxx			LOANS & ADVANCES		
				xxx	Loan to members		xxx
	BORROWINGS		xxx		Deposit		
xxx	From Banks	xxx	_	xxx	Security Deposit with Water Dept.		xxx
xxx	From Financial Institutions	xxx	_				_
xxx	Other Borrowings (As per Annexure)	xxx	_		FIXED ASSETS		_
			_				_
	INTEREST PAYABLE				Land and Building		
xxx	Borrowings		xxx	xxx	Cost of land		xxx
				xxx	Cost of Construction		xxx
	OTHER LIABILITIES		xxx				
xxx	Accounting charges	xxx		xxx	Furniture and Fixture	xxx	xxx
xxx	Remuneration/Audit Fee	xxx			Less Depriciation	xxx	
xxx	Audit fee to Govt	xxx					
xxx	Excess recovery	xxx		xxx	Water Pump	xxx	xxx
xxx	Advance Received	xxx			Less Depriciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Staff Salary	xxx		xxx	Parking Shed	xxx	xxx
xxx	Staff Bonus/Ex-Gratia	xxx			Less Depriciation	xxx	
xxx	Staff Gratuity	xxx					
xxx	TDS deducted	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Staff Provident Fund	xxx			Less: Depreciation	xxx	
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Other Liabilities Payable (As per Annexure)	xxx			Less: Depreciation	xxx	

	INCOME & EXPENDITURE A/C		xxx	xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Previous balance	xxx			Less: Depreciation	xxx	
xxx	Add Current Surplus	xxx					
xxx	Less: Appropriation	xxx			OTHER ASSETS		xxx
xxx	Less Current Deficit	xxx		xxx	Maintenance Contribution Receivable	xxx	
				xxx	Sundry Debtors	xxx	
				xxx	Prepaid Expenses	xxx	
				xxx	TDS Receivable	xxx	
				xxx	Election Deposit	xxx	
				xxx	Staff Provident Fund (Deposit)	xxx	
				xxx	Other Assets Receivable (As per Annexure)	xxx	
					INCOME & EXPENDITURE A/C		xxx
				xxx	Previous balance	xxx	
					Add Current Deficit	xxx	
					Less Current Surplus	xxx	
-			-				
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-7 (b) Co-partnership Housing Societies

(See Rule 50(1))

Name of the Co-operative Society

Income and Expenditure Account For the Year ended 31/03/_____

Previous Year	Expenses	Amount	Previous Year	Income	Amount
xxx	To Electricity Bill	xxx	xxx	By Maintenance Contribution	xxx
xxx	To Water Charges Paid	xxx	xxx	By Water Charges Contribution	xxx
xxx	To Cleaning charges	xxx	xxx	By Parking Charges	xxx

				Contribution	
xxx	To Repair & Maintenance	xxx	xxx	By Sub-leeting Charges	xxx
xxx	To Bank Charges	xxx	xxx	By Other Contribution (As per Annexure)	xxx
xxx	To Printing & Stationery	xxx	xxx	By Bank Saving Interest	xxx
xxx	To Sweeper charges	xxx	xxx	By Bank FDR Interest	xxx
xxx	To Security Charges	xxx	xxx	By GSHFF Dividend	xxx
xxx	To Newspapers & Periodicals	xxx	xxx	By Processing Fees	xxx
xxx	To Housekeeping Expenses	xxx	xxx	By Miscelleneous Income	xxx
xxx	To Garbage Charges	xxx	xxx	By Service Charges	xxx
xxx	To Postage Charges	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Printing & stationery & Xerox	xxx			
	To Interest on Borrowings	xxx			
xxx	Banks	xxx			
xxx	Financial Institutions	xxx			
xxx	Other Borrowings (As per Annexure)	xxx			
xxx	To Salaries, Wages &Allowances	xxx			
xxx	To Staff Welfare	xxx			
xxx	To Provident Fund (Society Contribution)	xxx			
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			-
xxx	To Telephone Charges	xxx			
xxx	To Refreshment &Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			

xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Depreciation	xxx			
xxx	To Excess of Income over Expenditure	xxx		By Excess of Expenditure over Income	xxx
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-7 (c) House Mortgage Societies							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Bonus Share issued to Member	xx	xx	xx	xx	xx	xx
3	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
4	Deficit Fund	xx	xx	xx	xx	xx	xx
5	Common Benefit Fund	xx	xx	xx	xx	xx	xx
6	Co-op. Movement Development Fund	xx	xx	xx	xx	xx	xx
7	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
8	General Body Welfare Fund	xx	xx	xx	xx	xx	xx
9	Buidling Fund	xx	xx	xx	xx	xx	xx
10	Dividend Equilisation Fund	xx	xx	xx	xx	xx	xx
11	Building Depreciation fund	xx	xx	xx	xx	xx	xx

12	Bad & Doubtful Debt Reserve	xx	xx	xx	xx	xx	xx
13	Other Reserves (As per Annexure)	xx	xx	xx	xx	xx	xx
14	**BORROWINGS**						
15	From Banks	xx	xx	xx	xx	xx	xx
16	From Financial Institutions	xx	xx	xx	xx	xx	xx
17	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
18	INTEREST PAYABLE Borrowings	xx	xx	xx	xx	xx	xx
19	NPA PROVISIONING	xx	xx	xx	xx	xx	xx
20	OVERDUE INTEREST RESERVE	xx	xx	xx	xx	xx	xx
21	OTHER LIABILITIES	xx	xx	xx	xx	xx	xx
22	Patronage Refund	xx	xx	xx	xx	xx	xx
23	Co-op. Education Fund	xx	xx	xx	xx	xx	xx
24	Dividend to Members	xx	xx	xx	xx	xx	xx
25	Election Fund	xx	xx	xx	xx	xx	xx
26	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
27	Audit fee to Govt	xx	xx	xx	xx	xx	xx
28	Staff Salary	xx	xx	xx	xx	xx	xx
29	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
30	Staff Gratuity	xx	xx	xx	xx	xx	xx
31	TDS deducted	xx	xx	xx	xx	xx	xx
32	Excess Loan Recovery	xx	xx	xx	xx	xx	xx
33	Excess Int on Loan Recovery	xx	xx	xx	xx	xx	xx
34	Staff Provident Fund	xx	xx	xx	xx	xx	xx
35	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
36	**Interest on Loan**						
37	Long Term Loan	xx	xx	xx	xx	xx	xx
38	Housing Loan	xx	xx	xx	xx	xx	xx
39	Other Loan (As per Annexure)	xx	xx	xx	xx	xx	xx
40	Penal Interest	xx	xx	xx	xx	xx	xx
41	Interest on SB Account	xx	xx	xx	xx	xx	xx
42	Interest on Bank FDR	xx	xx	xx	xx	xx	xx
43	Sale of Loan Form	xx	xx	xx	xx	xx	xx
44	Processing Charges	xx	xx	xx	xx	xx	xx
45	Commission & Exchange	xx	xx	xx	xx	xx	xx
46	Profit on Sale of Assets	xx	xx	xx	xx	xx	xx
47	Dividend received	xx	xx	xx	xx	xx	xx
48	NPA recovery	xx	xx	xx	xx	xx	xx
49	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
50	Cash in Hand	xx	xx	xx	xx	xx	xx
51	**BALANCE WITH OTHER BANKS**						

52	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
53	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
54	**INVESTMENTS**						
55	Goa State Co-op. Bank Share	xx	xx	xx	xx	xx	xx
56	Goa State Co-op. Union Share	xx	xx	xx	xx	xx	xx
57	Goa State Co-op. Housing Finance Federation	xx	xx	xx	xx	xx	xx
58	FDR with Banks	xx	xx	xx	xx	xx	xx
59	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
60	**LOANS & ADVANCES**						
61	Long Term Loan	xx	xx	xx	xx	xx	xx
62	Housing Loan	xx	xx	xx	xx	xx	xx
63	Other Loan (As per Annexure)	xx	xx	xx	xx	xx	xx
64	INTEREST RECEIVABLE	xx	xx	xx	xx	xx	xx
65	On Loans & Advances	xx	xx	xx	xx	xx	xx
66	On Investment	xx	xx	xx	xx	xx	xx
67	INTEREST RECEIVABLE (OVERDUE LOAN)	xx	xx	xx	xx	xx	xx
68	**FIXED ASSETS**						
69	Land	xx	xx	xx	xx	xx	xx
70	Building/Premises	xx	xx	xx	xx	xx	xx
71	DEAD STOCK, FURNITURE & FIXTURE	xx	xx	xx	xx	xx	xx
72	COMPUTER & PRINTER	xx	xx	xx	xx	xx	xx
73	COMPUTER SOFTWARE	xx	xx	xx	xx	xx	xx
74	VEHICLES	xx	xx	xx	xx	xx	xx
75	ELECTRICAL FITTINGS	xx	xx	xx	xx	xx	xx
76	OTHER ASSETS	xx	xx	xx	xx	xx	xx
77	Printing & Stationery Stock	xx	xx	xx	xx	xx	xx
78	Prepaid Expenses	xx	xx	xx	xx	xx	xx
79	TDS Receivable	xx	xx	xx	xx	xx	xx
80	Election Deposit	xx	xx	xx	xx	xx	xx
81	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
82	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
83	**Interest on Borrowings**						
84	Banks	xx	xx	xx	xx	xx	xx
85	Financial Institutions	xx	xx	xx	xx	xx	xx
86	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
87	Rebate on Int. on Loan	xx	xx	xx	xx	xx	xx
88	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
89	Staff Welfare	xx	xx	xx	xx	xx	xx
90	EPF Administrative Expenses	xx	xx	xx	xx	xx	xx

91	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
92	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
93	Gratuity	xx	xx	xx	xx	xx	xx
94	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
95	Travelling Expenses	xx	xx	xx	xx	xx	xx
96	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
97	Insurance	xx	xx	xx	xx	xx	xx
98	Electricity Bill	xx	xx	xx	xx	xx	xx
99	Water Bill	xx	xx	xx	xx	xx	xx
100	Postage, Telegraph & Xerox	xx	xx	xx	xx	xx	xx
101	Telephone Charges	xx	xx	xx	xx	xx	xx
102	Printing & Stationery	xx	xx	xx	xx	xx	xx
103	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
104	Books & Periodicals	xx	xx	xx	xx	xx	xx
105	Repair & Maintenance	xx	xx	xx	xx	xx	xx
106	Advertisement	xx	xx	xx	xx	xx	xx
107	AGM Expenses	xx	xx	xx	xx	xx	xx
108	Meeting Expenses	xx	xx	xx	xx	xx	xx
109	Subscription Fees	xx	xx	xx	xx	xx	xx
110	Legal Fees	xx	xx	xx	xx	xx	xx
111	Professional Fees	xx	xx	xx	xx	xx	xx
112	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
113	Audit fee Govt	xx	xx	xx	xx	xx	xx
114	Filing of Returns	xx	xx	xx	xx	xx	xx
115	Income Tax	xx	xx	xx	xx	xx	xx
116	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
117	Tax Audit Fees	xx	xx	xx	xx	xx	xx
118	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
119	Bank Charges	xx	xx	xx	xx	xx	xx
120	Honorarium	xx	xx	xx	xx	xx	xx
121	Remuneration	xx	xx	xx	xx	xx	xx
122	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
123	Written Off	xx	xx	xx	xx	xx	xx
124	NPA Provision	xx	xx	xx	xx	xx	xx
125	Overdue Interest Reserve	xx	xx	xx	xx	xx	xx
126	Depreciation	xx	xx	xx	xx	xx	xx
127	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
128	**INCOME & EXPENDITURE A/C**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-7 (c) House Mortgage Societies

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid Up Share Capital		xxx		BALANCE WITH OTHER BANKS		xxx
xxx	Members xxx Shares of Rs. xxx each	xxx		xxx	Goa State Co-op. Bank	xxx	
xxx	Bonus Share issued to Member	xxx		xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxx		INVESTMENTS		xxx
xxx	Statutory Reserve Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Housing Finance Federation	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Buidling Fund	xxx					
xxx	Dividend Equilisation Fund	xxx			LOANS & ADVANCES		xxx
xxx	Building Depreciation fund	xxx		xxx	Long Term Loan	xxx	
xxx	Bad & Doubtful Debt Reserve	xxx		xxx	Housing Loan	xxx	
xxx	Other Reserves (As per Annexure)	xxx		xxx	Other Loan (As per Annexure)	xxx	
	BORROWINGS		xxx		INTEREST RECEIVABLE		xxx

xxx	From Banks	xxx		xxx	On Loans & Advances	xxx	
xxx	From Financial Institutions	xxx		xxx	On Investment	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
	INTEREST PAYABLE			xxx	INTEREST RECEIVABLE (OVERDUE LOAN)		xxx
xxx	Borrowings		xxx				
xxx	NPA PROVISIONING		xxx		FIXED ASSETS		
xxx	OVERDUE INTEREST RESERVE		xxx	xxx	Land		xxx
				xxx	Building/Premises	xx	xxx
					Less: Depreciation	xx	
	OTHER LIABILITIES		xxx				
xxx	Patronage Refund	xx		xxx	DEAD STOCK, FURNITURE & FIXTURE	xx	xxx
xxx	Co-op. Education Fund	xx		xxx	Less: Depreciation	xx	
xxx	Dividend to Members	xx					
xxx	Election Fund	xx		xxx	COMPUTER & PRINTER	xx	xxx
xxx	Remuneration/Audit Fee	xx		xxx	Less: Depreciation	xx	
xxx	Audit fee to Govt	xx					
xxx	Staff Salary	xx		xxx	COMPUTER SOFTWARE	xx	xxx
xxx	Staff Bonus/Ex-Gratia	xx			Less: Depreciation	xx	
xxx	Staff Gratuity	xx					
xxx	TDS deducted	xx		xxx	VEHICLES	xxx	xxx
xxx	Excess Loan Recovery	xxx			Less: Depreciation	xxx	
xxx	Excess Int on Loan Recovery	xxx					
xxx	Staff Provident Fund	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Other Liabilities Payable (As per Annexure)	xxx			Less: Depreciation	xxx	
				xxx	OTHER ASSETS		xxx
				xxx	Printing & Stationery Stock	xxx	
				xxx	Prepaid Expenses	xxx	
				xxx	TDS Receivable	xxx	
				xxx	Election Deposit	xxx	
				xxx	Staff Provident Fund (Deposit)	xxx	
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	Other Assets Receivable (As per Annexure)	xxx	
	B/f	xxx					
	Add: Current Year Profit	xxx		xxx	PROFIT & LOSS ACCOUNT		xxx
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx			B/f	xxx	
					Add: Current Year Loss	xxx	
					Less: Current Yes Profit	xxx	
xxxx	TOTAL		xxxx	xxxx	TOTAL		xxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-7 (c) House Mortgage Societies

(See Rule 50(1))

Name of the Co-operative Society

Income and Expenditure Account For the Year ended 31/03/_____

Previous Year	Expenses	Amount	Previous Year	Income	Amount
				By Interest on Loan	
	To Interest on Borrowings		xxx	Long Term Loan	xxx
xxx	Banks	xxx	xxx	Housing Loan	xxx
xxx	Financial Institutions	xxx	xxx	Other Loan (As per Annexure)	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	Penal Interest	xxx
xxx	To Rebate on Int. on Loan	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Sale of Loan Form	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Processing Charges	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Commission & Exchange	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Gratuity	xxx	xxx	By Dividend received	xxx
xxx	To Directors Fees & allowances	xxx	xxx	By NPA recovery	xxx
xxx	To Travelling Expenses	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			

xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To NPA Provision	xxx			
xxx	To Overdue Interest Reserve	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)				
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-7 (d) Housing Maintenance Societies							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
3	Sinking Fund	xx	xx	xx	xx	xx	xx
4	Common Amenities Fund	xx	xx	xx	xx	xx	xx
5	Building Maintenance Fund	xx	xx	xx	xx	xx	xx
6	Corpus Fund	xx	xx	xx	xx	xx	xx
7	Monthly Maint. Fund	xx	xx	xx	xx	xx	xx
8	Painting Fund	xx	xx	xx	xx	xx	xx
9	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
10	Other Fund (As per annexure)	xx	xx	xx	xx	xx	xx
11	Members Contribution for Land & Building	xx	xx	xx	xx	xx	xx
12	Contri. for compound & water tank	xx	xx	xx	xx	xx	xx
13	**BORROWINGS**						
14	From Banks	xx	xx	xx	xx	xx	xx
15	From Financial Institutions	xx	xx	xx	xx	xx	xx
16	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
17	INTEREST PAYABLE Borrowings	xx	xx	xx	xx	xx	xx
18	**OTHER LIABILITIES**						
19	Accounting charges	xx	xx	xx	xx	xx	xx
20	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
21	Audit fee to Govt	xx	xx	xx	xx	xx	xx
22	Excess recovery	xx	xx	xx	xx	xx	xx
23	Advance Received	xx	xx	xx	xx	xx	xx
24	Sundry Creditors	xx	xx	xx	xx	xx	xx
25	Staff Salary	xx	xx	xx	xx	xx	xx
26	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
27	Staff Gratuity	xx	xx	xx	xx	xx	xx
28	TDS deducted	xx	xx	xx	xx	xx	xx
29	Staff Provident Fund	xx	xx	xx	xx	xx	xx
30	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
31	GST Payable	xx	xx	xx	xx	xx	xx
32	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
33	Maintenance Contribution	xx	xx	xx	xx	xx	xx
34	Water Charges Contribution	xx	xx	xx	xx	xx	xx
35	Parking Charges Contribution	xx	xx	xx	xx	xx	xx
36	Sub-letting Charges	xx	xx	xx	xx	xx	xx

37	Other Contribution (As per Annexure)	xx	xx	xx	xx	xx	xx
38	Bank Saving Interest	xx	xx	xx	xx	xx	xx
39	Bank FDR Interest	xx	xx	xx	xx	xx	xx
40	GSHFF Dividend	xx	xx	xx	xx	xx	xx
41	Processing Fees	xx	xx	xx	xx	xx	xx
42	Miscelleneous Income	xx	xx	xx	xx	xx	xx
43	Service Charges	xx	xx	xx	xx	xx	xx
44	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
45	Cash in Hand	xx	xx	xx	xx	xx	xx
46	**BALANCE WITH OTHER BANKS**						
47	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
48	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
49	**INVESTMENTS**						
50	GSCHFF Share	xx	xx	xx	xx	xx	xx
51	Bank FDR (GSCBL)	xx	xx	xx	xx	xx	xx
52	FDR with Banks	xx	xx	xx	xx	xx	xx
53	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
54	INTEREST RECEIVABLE On Investment	xx	xx	xx	xx	xx	xx
55	LOANS & ADVANCES	xx	xx	xx	xx	xx	xx
56	**Deposit**						
57	Security Deposit with Water Dept.	xx	xx	xx	xx	xx	xx
58	**FIXED ASSETS**						
59	Land and Building	xx	xx	xx	xx	xx	xx
60	Cost of land	xx	xx	xx	xx	xx	xx
61	Cost of Construction	xx	xx	xx	xx	xx	xx
62	Furniture and Fixture	xx	xx	xx	xx	xx	xx
63	Water Pump	xx	xx	xx	xx	xx	xx
64	Parking Shed	xx	xx	xx	xx	xx	xx
65	DEAD STOCK, FURNITURE & FIXTURE	xx	xx	xx	xx	xx	xx
66	COMPUTER & PRINTER	xx	xx	xx	xx	xx	xx
67	ELECTRICAL FITTINGS	xx	xx	xx	xx	xx	xx
68	OTHER ASSETS	xx	xx	xx	xx	xx	xx
69	Maintenance Contribution Receivable	xx	xx	xx	xx	xx	xx
70	Sundry Debtors	xx	xx	xx	xx	xx	xx
71	Prepaid Expenses	xx	xx	xx	xx	xx	xx
72	TDS Receivable	xx	xx	xx	xx	xx	xx
73	Election Deposit	xx	xx	xx	xx	xx	xx
74	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
75	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
76	Electricity Bill	xx	xx	xx	xx	xx	xx
77	Water Charges Paid	xx	xx	xx	xx	xx	xx
78	Cleaning charges	xx	xx	xx	xx	xx	xx
79	Repair & Maintenance	xx	xx	xx	xx	xx	xx

80	Bank Charges	xx	xx	xx	xx	xx	xx
81	Printing & Stationery	xx	xx	xx	xx	xx	xx
82	Sweeper charges	xx	xx	xx	xx	xx	xx
83	Security Charges	xx	xx	xx	xx	xx	xx
84	Newspapers & Periodicals	xx	xx	xx	xx	xx	xx
85	Housekeeping Expenses	xx	xx	xx	xx	xx	xx
86	Garbage Charges	xx	xx	xx	xx	xx	xx
87	Postage Charges	xx	xx	xx	xx	xx	xx
88	Printing & stationery & Xerox	xx	xx	xx	xx	xx	xx
89	**Interest on Borrowings**						
90	Banks	xx	xx	xx	xx	xx	xx
91	Financial Institutions	xx	xx	xx	xx	xx	xx
92	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
93	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
94	Staff Welfare	xx	xx	xx	xx	xx	xx
95	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
96	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
97	Gratuity	xx	xx	xx	xx	xx	xx
98	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
99	Travelling Expenses	xx	xx	xx	xx	xx	xx
100	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
101	Telephone Charges	xx	xx	xx	xx	xx	xx
102	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
103	Books & Periodicals	xx	xx	xx	xx	xx	xx
104	Advertisement	xx	xx	xx	xx	xx	xx
105	AGM Expenses	xx	xx	xx	xx	xx	xx
106	Subscription Fees	xx	xx	xx	xx	xx	xx
107	Legal Fees	xx	xx	xx	xx	xx	xx
108	Professional Fees	xx	xx	xx	xx	xx	xx
109	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
110	Audit fee Govt	xx	xx	xx	xx	xx	xx
111	Filing of Returns	xx	xx	xx	xx	xx	xx
112	Income Tax	xx	xx	xx	xx	xx	xx
113	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
114	Tax Audit Fees	xx	xx	xx	xx	xx	xx
115	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
116	Bank Charges	xx	xx	xx	xx	xx	xx
117	Honorarium	xx	xx	xx	xx	xx	xx
118	Remuneration	xx	xx	xx	xx	xx	xx
119	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
120	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
121	Depreciation	xx	xx	xx	xx	xx	xx
122	**INCOME & EXPENDITURE A/C**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-7 (d) Housing Maintenance Societies

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
xxx	Paid up Share Capital	xxx	xxx		BALANCE WITH OTHER BANKS		
xxx	Members xxx Shares of Rs. xxx each	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	_
	RESERVE FUND & OTHER FUND		xxx				_
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		xxx
xxx	Sinking Fund	xxx			GSCHFF Share	xxx	_
xxx	Common Amenities Fund	xxx			Bank FDR (GSCBL)	xxx	_
xxx	Building Maintenance Fund	xxx			FDR with Banks	xxx	
xxx	Corpus Fund	xxx			Other Investment (As per Annexure)	xxx	
xxx	Monthly Maint. Fund	xxx					
xxx	Painting Fund	xxx			INTEREST RECEIVABLE		
xxx	Co-op. Development Fund			xxx			
xxx	Other Fund (As per annexure)	xxx		xxx	On Investment		xxx
xxx	Members Contribution for Land & Building	xxx					
xxx	Contri. for compound & water tank	xxx			LOANS & ADVANCES		

				xxx	Loan to members		xxx
	BORROWINGS		xxx		Deposit		
xxx	From Banks	xxx	_	xxx	Security Deposit with Water Dept.		xxx
xxx	From Financial Institutions	xxx	_				_
xxx	Other Borrowings (As per Annexure)	xxx	_		FIXED ASSETS		_
			_				_
	INTEREST PAYABLE				Land and Building		
xxx	Borrowings		xxx	xxx	Cost of land		xxx
				xxx	Cost of Construction		xxx
	OTHER LIABILITIES		xxx				
xxx	Accounting charges	xxx		xxx	Furniture and Fixture	xxx	xxx
xxx	Remuneration/Audit Fee	xxx			Less Depriciation	xxx	
xxx	Audit fee to Govt	xxx					
xxx	Excess recovery	xxx		xxx	Water Pump	xxx	xxx
xxx	Advance Received	xxx			Less Depriciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Staff Salary	xxx		xxx	Parking Shed	xxx	xxx
xxx	Staff Bonus/Ex-Gratia	xxx			Less Depriciation	xxx	
xxx	Staff Gratuity	xxx					
xxx	TDS deducted	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Staff Provident Fund	xxx			Less: Depreciation	xxx	
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Other Liabilities Payable (As per Annexure)	xxx			Less: Depreciation	xxx	
	INCOME & EXPENDITURE A/C		xxx	xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Previous balance	xxx			Less: Depreciation	xxx	
xxx	Add Current Surplus	xxx					
xxx	Less: Appropriation	xxx			OTHER ASSETS		xxx
xxx	Less Current Deficit	xxx		xxx	Maintenance Contribution Receivable	xxx	
				xxx	Sundry Debtors	xxx	
				xxx	Prepaid Expenses	xxx	
				xxx	TDS Receivable	xxx	

			xxx	Election Deposit	xxx	
			xxx	Staff Provident Fund (Deposit)	xxx	
			xxx	Other Assets Receivable (As per Annexure)	xxx	
				INCOME & EXPENDITURE A/C		xxx
			xxx	Previous balance	xxx	
				Add Current Deficit	xxx	
				Less Current Surplus	xxx	
-		-				
xxxxx	TOTAL	xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-7 (d) Housing Maintenance Societies

(See Rule 50(1))

Name of the Co-operative Society

Income and Expenditure Account For the Year ended 31/03/_____

Previous Year	Expenses	Amount	Previous Year	Income	Amount
xxx	To Electricity Bill	xxx	xxx	By Maintenance Contribution	xxx
xxx	To Water Charges Paid	xxx	xxx	By Water Charges Contribution	xxx
xxx	To Cleaning charges	xxx	xxx	By Parking Charges Contribution	xxx
xxx	To Repair & Maintenance	xxx	xxx	By Sub-letting Charges	xxx
xxx	To Bank Charges	xxx	xxx	By Other Contribution (As per Annexure)	xxx
xxx	To Printing & Stationery	xxx	xxx	By Bank Saving Interest	xxx
xxx	To Sweeper charges	xxx	xxx	By Bank FDR Interest	xxx
xxx	To Security Charges	xxx	xxx	By GSHFF Dividend	xxx
xxx	To Newspapers & Periodicals	xxx	xxx	By Processing Fees	xxx
xxx	To Housekeeping Expenses	xxx	xxx	By Miscelleneous Income	xxx
xxx	To Garbage Charges	xxx	xxx	By Service Charges	xxx

xxx	To Postage Charges	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Printing & stationery & Xerox	xxx			
	To Interest on Borrowings	xxx			
xxx	Banks	xxx			
xxx	Financial Institutions	xxx			
xxx	Other Borrowings (As per Annexure)	xxx			
xxx	To Salaries, Wages & Allowances	xxx			
xxx	To Staff Welfare	xxx			
xxx	To Provident Fund (Society Contribution)	xxx			
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			-
xxx	To Telephone Charges	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Depreciation	xxx			
xxx	To Excess of Income over Expenditure	xxx		By Excess of Expenditure over Income	xxx
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-7 (e) Other Housing Societies							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particules	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Share Capital	xx	xx	xx	xx	xx	xx
2	Statutory Reserve Fund	xx	xx	xx	xx	xx	xx
3	Sinking Fund	xx	xx	xx	xx	xx	xx
4	Common Amenities Fund	xx	xx	xx	xx	xx	xx
5	Building Maintenance Fund	xx	xx	xx	xx	xx	xx
6	Corpus Fund	xx	xx	xx	xx	xx	xx
7	Monthly Maint. Fund	xx	xx	xx	xx	xx	xx
8	Co-op. Development Fund	xx	xx	xx	xx	xx	xx
9	Painting Fund	xx	xx	xx	xx	xx	xx
10	Other Fund (As per annexure)	xx	xx	xx	xx	xx	xx
11	Members Contribution for Land & Building	xx	xx	xx	xx	xx	xx
12	Contri. for compound & water tank	xx	xx	xx	xx	xx	xx
13	**BORROWINGS**						
14	From Banks	xx	xx	xx	xx	xx	xx
15	From Financial Institutions	xx	xx	xx	xx	xx	xx
16	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
17	INTEREST PAYABLE Borrowings	xx	xx	xx	xx	xx	xx
18	**OTHER LIABILITIES**						
19	Accounting charges	xx	xx	xx	xx	xx	xx
20	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
21	Audit fee to Govt	xx	xx	xx	xx	xx	xx
22	Excess recovery	xx	xx	xx	xx	xx	xx
23	Advance Received	xx	xx	xx	xx	xx	xx

24	Sundry Creditors	xx	xx	xx	xx	xx	xx
25	Staff Salary	xx	xx	xx	xx	xx	xx
26	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx
27	Staff Gratuity	xx	xx	xx	xx	xx	xx
28	TDS deducted	xx	xx	xx	xx	xx	xx
29	Staff Provident Fund	xx	xx	xx	xx	xx	xx
30	Anamat (As per Annexure)	xx	xx	xx	xx	xx	xx
31	GST Payable	xx	xx	xx	xx	xx	xx
32	Other Liabilities Payable (As per Annexure)	xx	xx	xx	xx	xx	xx
33	Maintenance Contribution	xx	xx	xx	xx	xx	xx
34	Water Charges Contribution	xx	xx	xx	xx	xx	xx
35	Parking Charges Contribution	xx	xx	xx	xx	xx	xx
36	Sub-leeting Charges	xx	xx	xx	xx	xx	xx
37	Other Contribution (As per Annexure)	xx	xx	xx	xx	xx	xx
38	Bank Saving Interest	xx	xx	xx	xx	xx	xx
39	Bank FDR Interest	xx	xx	xx	xx	xx	xx
40	GSHFF Dividend	xx	xx	xx	xx	xx	xx
41	Processing Fees	xx	xx	xx	xx	xx	xx
42	Miscelleneous Income	xx	xx	xx	xx	xx	xx
43	Service Charges	xx	xx	xx	xx	xx	xx
44	Other Receipts (As per Annexure)	xx	xx	xx	xx	xx	xx
45	Cash in Hand	xx	xx	xx	xx	xx	xx
46	**BALANCE WITH OTHER BANKS**						
47	Goa State Co-op. Bank	xx	xx	xx	xx	xx	xx
48	Other Banks (As per Annexure)	xx	xx	xx	xx	xx	xx
49	**INVESTMENTS**						
50	GSCHFF Share	xx	xx	xx	xx	xx	xx
51	Bank FDR (GSCBL)	xx	xx	xx	xx	xx	xx
52	FDR with Banks	xx	xx	xx	xx	xx	xx
53	Other Investment (As per Annexure)	xx	xx	xx	xx	xx	xx
54	INTEREST RECEIVABLE On Investment	xx	xx	xx	xx	xx	xx
55	**LOANS & ADVANCES**	xx	xx	xx	xx	xx	xx
56	**Deposit**						
57	Security Deposit with Water Dept.	xx	xx	xx	xx	xx	xx
58	**FIXED ASSETS**						
59	Land and Building	xx	xx	xx	xx	xx	xx
60	Cost of land	xx	xx	xx	xx	xx	xx

61	Cost of Construction	xx	xx	xx	xx	xx	xx
62	Furniture and Fixture	xx	xx	xx	xx	xx	xx
63	Less Depriciation	xx	xx	xx	xx	xx	xx
64	Water Pump	xx	xx	xx	xx	xx	xx
65	Parking Shed	xx	xx	xx	xx	xx	xx
66	DEAD STOCK, FURNITURE & FIXTURE	xx	xx	xx	xx	xx	xx
67	COMPUTER & PRINTER	xx	xx	xx	xx	xx	xx
68	ELECTRICAL FITTINGS	xx	xx	xx	xx	xx	xx
69	**OTHER ASSETS**						
70	Maintenance Contribution Receivable	xx	xx	xx	xx	xx	xx
71	Sundry Debtors	xx	xx	xx	xx	xx	xx
72	Prepaid Expenses	xx	xx	xx	xx	xx	xx
73	TDS Receivable	xx	xx	xx	xx	xx	xx
74	Election Deposit	xx	xx	xx	xx	xx	xx
75	Staff Provident Fund (Deposit)	xx	xx	xx	xx	xx	xx
76	Other Assets Receivable (As per Annexure)	xx	xx	xx	xx	xx	xx
77	Electricity Bill	xx	xx	xx	xx	xx	xx
78	Water Charges Paid	xx	xx	xx	xx	xx	xx
79	Cleaning charges	xx	xx	xx	xx	xx	xx
80	Repair & Maintenance	xx	xx	xx	xx	xx	xx
81	Bank Charges	xx	xx	xx	xx	xx	xx
82	Printing & Stationery	xx	xx	xx	xx	xx	xx
83	Sweeper charges	xx	xx	xx	xx	xx	xx
84	Security Charges	xx	xx	xx	xx	xx	xx
85	Newspapers & Periodicals	xx	xx	xx	xx	xx	xx
86	Housekeeping Expenses	xx	xx	xx	xx	xx	xx
87	Garbage Charges	xx	xx	xx	xx	xx	xx
88	Postage Charges	xx	xx	xx	xx	xx	xx
89	Printing & stationery & Xerox	xx	xx	xx	xx	xx	xx
90	**Interest on Borrowings**						
91	Banks	xx	xx	xx	xx	xx	xx
92	Financial Institutions	xx	xx	xx	xx	xx	xx
93	Other Borrowings (As per Annexure)	xx	xx	xx	xx	xx	xx
94	Salaries, Wages & Allowances	xx	xx	xx	xx	xx	xx
95	Staff Welfare	xx	xx	xx	xx	xx	xx
96	Provident Fund (Society Contribution)	xx	xx	xx	xx	xx	xx
97	Staff Bonus/Ex-Gratia	xx	xx	xx	xx	xx	xx

98	Gratuity	xx	xx	xx	xx	xx	xx
99	Direcrs Fees & allowances	xx	xx	xx	xx	xx	xx
100	Travelling Expenses	xx	xx	xx	xx	xx	xx
101	Rent, rates & Taxes	xx	xx	xx	xx	xx	xx
102	Telephone Charges	xx	xx	xx	xx	xx	xx
103	Refreshment & Hospitality	xx	xx	xx	xx	xx	xx
104	Books & Periodicals	xx	xx	xx	xx	xx	xx
105	Advertisement	xx	xx	xx	xx	xx	xx
106	AGM Expenses	xx	xx	xx	xx	xx	xx
107	Subscription Fees	xx	xx	xx	xx	xx	xx
108	Legal Fees	xx	xx	xx	xx	xx	xx
109	Professional Fees	xx	xx	xx	xx	xx	xx
110	Remuneration/Audit Fee	xx	xx	xx	xx	xx	xx
111	Audit fee Govt	xx	xx	xx	xx	xx	xx
112	Filing of Returns	xx	xx	xx	xx	xx	xx
113	Income Tax	xx	xx	xx	xx	xx	xx
114	Annual Maintenance Charges	xx	xx	xx	xx	xx	xx
115	Tax Audit Fees	xx	xx	xx	xx	xx	xx
116	Society BOD Election Expenses	xx	xx	xx	xx	xx	xx
117	Bank Charges	xx	xx	xx	xx	xx	xx
118	Honorarium	xx	xx	xx	xx	xx	xx
119	Remuneration	xx	xx	xx	xx	xx	xx
120	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
121	Other Expenses (As per Annexure)	xx	xx	xx	xx	xx	xx
122	Depreciation	xx	xx	xx	xx	xx	xx
123	**INCOME & EXPENDITURE A/C**	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-7 (e) Other Housing Societies

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
xxx	Paid up Share Capital	xxx	Xxx		BALANCE WITH OTHER BANKS		
xxx	Members xxx Shares of Rs. xxx each	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	_
	RESERVE FUND & OTHER FUND		xxx				_
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		xxx
xxx	Sinking Fund	xxx			GSCHFF Share	xxx	_
xxx	Common Amenities Fund	xxx			Bank FDR (GSCBL)	xxx	_
xxx	Building Maintenance Fund	xxx			FDR with Banks	xxx	
xxx	Corpus Fund	xxx			Other Investment (As per Annexure)	xxx	
xxx	Monthly Maint. Fund	xxx					
xxx	Co-op. Development Fund			xxx			
xxx	Painting Fund	xxx			INTEREST RECEIVABLE		
xxx	Other Fund (As per annexure)	xxx		xxx	On Investment		xxx
xxx	Members Contribution for Land & Building	xxx					
xxx	Contri. for compound & water tank	xxx			LOANS & ADVANCES		
				xxx	Loan to members		xxx
	BORROWINGS		xxx		Deposit		
xxx	From Banks	xxx	_	xxx	Security Deposit with Water Dept.		xxx
xxx	From Financial Institutions	xxx	_				_
xxx	Other Borrowings (As per Annexure)	xxx	_		FIXED ASSETS		_
			_				_
	INTEREST PAYABLE				Land and Building		
xxx	Borrowings		xxx	xxx	Cost of land		xxx
				xxx	Cost of Construction		xxx

	OTHER LIABILITIES		xxx				
xxx	Accounting charges	xxx		xxx	Furniture and Fixture	xxx	xxx
xxx	Remuneration/Audit Fee	xxx			Less Depriciation	xxx	
xxx	Audit fee to Govt	xxx					
xxx	Excess recovery	xxx		xxx	Water Pump	xxx	xxx
xxx	Advance Received	xxx			Less Depriciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Staff Salary	xxx		xxx	Parking Shed	xxx	xxx
xxx	Staff Bonus/Ex-Gratia	xxx			Less Depriciation	xxx	
xxx	Staff Gratuity	xxx					
xxx	TDS deducted	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	Staff Provident Fund	xxx			Less: Depreciation	xxx	
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Other Liabilities Payable (As per Annexure)	xxx			Less: Depreciation	xxx	
	INCOME & EXPENDITURE A/C		xxx	xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Previous balance	xxx			Less: Depreciation	xxx	
xxx	Add Current Surplus	xxx					
xxx	Less: Appropriation	xxx			OTHER ASSETS		xxx
xxx	Less Current Deficit	xxx		xxx	Maintenance Contribution Receivable	xxx	
				xxx	Sundry Debtors	xxx	
				xxx	Prepaid Expenses	xxx	
				xxx	TDS Receivable	xxx	
				xxx	Election Deposit	xxx	
				xxx	Staff Provident Fund (Deposit)	xxx	
				xxx	Other Assets Receivable (As per Annexure)	xxx	
					INCOME & EXPENDITURE A/C		xxx
				xxx	Previous balance	xxx	
					Add Current Deficit	xxx	
					Less Current Surplus	xxx	
-			-				
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L-7 (e) Other Housing Societies

(See Rule 50(1))

Name of the Co-operative Society

Income and Expenditure Account For the Year ended 31/03/_____

Previous Year	Expenses	Amount	Previous Year	Income	Amount
xxx	To Electricity Bill	xxx	xxx	By Maintenance Contribution	xxx
xxx	To Water Charges Paid	xxx	xxx	By Water Charges Contribution	xxx
xxx	To Cleaning charges	xxx	xxx	By Parking Charges Contribution	xxx
xxx	To Repair & Maintenance	xxx	xxx	By Sub-leeting Charges	xxx
xxx	To Bank Charges	xxx	xxx	By Other Contribution (As per Annexure)	xxx
xxx	To Printing & Stationery	xxx	xxx	By Bank Saving Interest	xxx
xxx	To Sweeper charges	xxx	xxx	By Bank FDR Interest	xxx
xxx	To Security Charges	xxx	xxx	By GSHFF Dividend	xxx
xxx	To Newspapers & Periodicals	xxx	xxx	By Processing Fees	xxx
xxx	To Housekeeping Expenses	xxx	xxx	By Miscelleneous Income	xxx
xxx	To Garbage Charges	xxx	xxx	By Service Charges	xxx
xxx	To Postage Charges	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Printing & stationery & Xerox	xxx			
	To Interest on Borrowings	xxx			
xxx	Banks	xxx			
xxx	Financial Institutions	xxx			
xxx	Other Borrowings (As per Annexure)	xxx			
xxx	To Salaries, Wages & Allowances	xxx			
xxx	To Staff Welfare	xxx			
xxx	To Provident Fund (Society Contribution)	xxx			
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			

xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			-
xxx	To Telephone Charges	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Depreciation	xxx			
xxx	To Excess of Income over Expenditure	xxx		By Excess of Expenditure over Income	xxx
xxx	TOTAL	xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L 8 (a) Processing Coop. Societies (Sugar)							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**SHARE CAPITAL (As per Schedule)**						
2	SUBSCRIPTION TOWARDS SHARES	xx	xx	xx	xx	xx	xx
3	**RESERVE & OTHER FUNDS (As per Schedule)**	xx	xx	xx	xx	xx	xx
4	**SECURED LOAN (As per Schedule)**	xx	xx	xx	xx	xx	xx
5	**UNSECURED LOAN (As per Schedule)**	xx	xx	xx	xx	xx	xx
6	**DEPOSITS (As per Schedule)**	xx	xx	xx	xx	xx	xx
7	**CURRENT LIABILITIES & PROVISIONS (As per Schedule)**	xx	xx	xx	xx	xx	xx
8	**INTEREST ACCRUED BUT NOT PAID (As per Schedule)**	xx	xx	xx	xx	xx	xx
9	**OTHER LIABILITIES (As per Schedule)**	xx	xx	xx	xx	xx	xx
10	**INTEREST**						
11	On Pledge Loan a/ c	xx	xx	xx	xx	xx	xx
12	On L.T. Loan (GSCB)	xx	xx	xx	xx	xx	xx
13	On S. T. CCC A/c	xx	xx	xx	xx	xx	xx
14	On Clean Cash Credit	xx	xx	xx	xx	xx	xx
15	On Govt.Loan (M.T. Loan)	xx	xx	xx	xx	xx	xx
16	On Clean Cash Credit Short Term	xx	xx	xx	xx	xx	xx
17	**SALARY ACCOUNT**						
18	General office	xx	xx	xx	xx	xx	xx
19	Provident Fund	xx	xx	xx	xx	xx	xx
20	Provision for Bonus /Ex-gratia	xx	xx	xx	xx	xx	xx
21	**T. A. & D.A.**						
22	Managing Director	xx	xx	xx	xx	xx	xx
23	Staff	xx	xx	xx	xx	xx	xx
24	Agriculture Department staff	xx	xx	xx	xx	xx	xx
25	Other officials	xx	xx	xx	xx	xx	xx
26	Internal Auditor	xx	xx	xx	xx	xx	xx
27	**ADMINISTRTATIVE EXPPENSES**						
28	Postage & Telegrams	xx	xx	xx	xx	xx	xx
29	Printing & Stationery current exp.	xx	xx	xx	xx	xx	xx
30	Legal & Court Expenses	xx	xx	xx	xx	xx	xx
31	Telephone Expenses	xx	xx	xx	xx	xx	xx
32	Licence Renewal fees	xx	xx	xx	xx	xx	xx
33	Consulting Fee	xx	xx	xx	xx	xx	xx

34	Penalty	xx	xx	xx	xx	xx	xx
35	**RENT & TAXES**						
36	House Rent	xx	xx	xx	xx	xx	xx
37	Housing Board Colony	xx	xx	xx	xx	xx	xx
38	House Tax	xx	xx	xx	xx	xx	xx
39	Office Rent	xx	xx	xx	xx	xx	xx
40	**EMPOLYEES WELFARE & MEDICAL EXPENSES**						
41	Labour Welfare	xx	xx	xx	xx	xx	xx
42	Sanjivani Sports & Cultural Club	xx	xx	xx	xx	xx	xx
43	L.W.Fund	xx	xx	xx	xx	xx	xx
44	Group & Linked Insurance Fund	xx	xx	xx	xx	xx	xx
45	**REPAIRS & MAINTENANCE**						
46	Building repairs & maintanance	xx	xx	xx	xx	xx	xx
47	Other Repairs	xx	xx	xx	xx	xx	xx
48	Main Factory Building Repairs	xx	xx	xx	xx	xx	xx
49	Factory Office Cleaning	xx	xx	xx	xx	xx	xx
50	**GUEST & MEETING EXPENSES**						
51	Guest Expenses	xx	xx	xx	xx	xx	xx
52	Meeting Expenses	xx	xx	xx	xx	xx	xx
53	Meeting expenses (Agri)	xx	xx	xx	xx	xx	xx
54	Ceremonial Expenses	xx	xx	xx	xx	xx	xx
55	Agriculture department meeting expenses	xx	xx	xx	xx	xx	xx
56	**BOARD OF DIRECTORS / COMMITTEE EXPENSES**						
57	Others	xx	xx	xx	xx	xx	xx
58	Meeting Expenses	xx	xx	xx	xx	xx	xx
59	Administrators Expenses	xx	xx	xx	xx	xx	xx
60	Store Material	xx	xx	xx	xx	xx	xx
61	**INSURANCE ACCOUNT**						
62	Sugar Stock	xx	xx	xx	xx	xx	xx
63	**VEHICLE EXPENSES**						
64	Petrol,Diesel & Oil Expenses	xx	xx	xx	xx	xx	xx
65	Vehicle Repairs	xx	xx	xx	xx	xx	xx
66	Vehicle Insurance	xx	xx	xx	xx	xx	xx
67	Vehicle Rent	xx	xx	xx	xx	xx	xx
68	Tempo No. GA-09 5172 Mini truck (Exp)	xx	xx	xx	xx	xx	xx
69	Tanker No.GA-09 T 5336	xx	xx	xx	xx	xx	xx
70	Tempo No. GA-09-T-5172	xx	xx	xx	xx	xx	xx
71	Power triller expenses	xx	xx	xx	xx	xx	xx
72	Sugarcane harvesting machine	xx	xx	xx	xx	xx	xx
73	**OTHER EXPENSES**						
74	Sanjivani Farm	xx	xx	xx	xx	xx	xx
75	Subscription	xx	xx	xx	xx	xx	xx

76	Advertisement	xx	xx	xx	xx	xx	xx
77	Newspaper & Periodicals	xx	xx	xx	xx	xx	xx
78	Consulting & Super fees	xx	xx	xx	xx	xx	xx
79	Bank Commission	xx	xx	xx	xx	xx	xx
80	Miscellaneous Expenses	xx	xx	xx	xx	xx	xx
81	Site Maintenance	xx	xx	xx	xx	xx	xx
82	Audit fees (Govt.)	xx	xx	xx	xx	xx	xx
83	Audit fees (internal)	xx	xx	xx	xx	xx	xx
84	Entry Tax on Goods	xx	xx	xx	xx	xx	xx
85	Donation	xx	xx	xx	xx	xx	xx
86	Income Tax Expenses	xx	xx	xx	xx	xx	xx
87	Computer Unit Expenses	xx	xx	xx	xx	xx	xx
88	Buffer stock claim extra provision	xx	xx	xx	xx	xx	xx
89	Excess provi of support price	xx	xx	xx	xx	xx	xx
90	**DEPRECIATION**	xx	xx	xx	xx	xx	xx
91	**OPENING STOCK**						
92	Levy	xx	xx	xx	xx	xx	xx
93	Free	xx	xx	xx	xx	xx	xx
94	Raw Sugar	xx	xx	xx	xx	xx	xx
95	Sugar in Process	xx	xx	xx	xx	xx	xx
96	Molasses	xx	xx	xx	xx	xx	xx
97	Uncrushed Cane	xx	xx	xx	xx	xx	xx
98	Molasses in Process	xx	xx	xx	xx	xx	xx
99	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
100	**CANE PURCHASE & ALLIED EXPENSES**						
101	CANE PURCHASE	xx	xx	xx	xx	xx	xx
102	Local	xx	xx	xx	xx	xx	xx
103	Gate Cane	xx	xx	xx	xx	xx	xx
104	Cane Transport A/c	xx	xx	xx	xx	xx	xx
105	Cane Harvesting A/c	xx	xx	xx	xx	xx	xx
106	Cane Carrier Labour Wages	xx	xx	xx	xx	xx	xx
107	Gatecane Transport A/C	xx	xx	xx	xx	xx	xx
108	T.A. of Cane Harvesting Labour	xx	xx	xx	xx	xx	xx
109	Cane Harvesting Insentive	xx	xx	xx	xx	xx	xx
110	Cane Harvest Commission bill	xx	xx	xx	xx	xx	xx
111	Gatecane Harvesting Account	xx	xx	xx	xx	xx	xx
112	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
113	**MANUFACTURING & ALLIED EXP**						
114	Wages & Salary Eng.Dept.	xx	xx	xx	xx	xx	xx
115	Wages & Salary Mfg. Dept.	xx	xx	xx	xx	xx	xx
116	Wages & Salary Agri. Dept.	xx	xx	xx	xx	xx	xx
117	Store Consumption	xx	xx	xx	xx	xx	xx
118	Machinery Repairs & Maint.	xx	xx	xx	xx	xx	xx

119	Mfg. Current Expenses	xx	xx	xx	xx	xx	xx
120	Gratuity	xx	xx	xx	xx	xx	xx
121	Eng. Dept Current Expenses	xx	xx	xx	xx	xx	xx
122	Eng. Other Expenses	xx	xx	xx	xx	xx	xx
123	Mfg. Other Expenses	xx	xx	xx	xx	xx	xx
124	Frieght & Coolie Charges	xx	xx	xx	xx	xx	xx
125	Pressmud Transport Expenses	xx	xx	xx	xx	xx	xx
126	Bagasse Return Carrier Exp.	xx	xx	xx	xx	xx	xx
127	Sugar Godown Expenses	xx	xx	xx	xx	xx	xx
128	Electricity Charges	xx	xx	xx	xx	xx	xx
129	Sugar Godown Salary & Wages	xx	xx	xx	xx	xx	xx
130	Civil Section	xx	xx	xx	xx	xx	xx
131	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
132	Wage Difference	xx	xx	xx	xx	xx	xx
133	Factory Insurance	xx	xx	xx	xx	xx	xx
134	Subsidy for Cane (Goa)	xx	xx	xx	xx	xx	xx
135	DEPRECIATION	xx	xx	xx	xx	xx	xx
136	Plant & Machinery	xx	xx	xx	xx	xx	xx
137	Factory Building	xx	xx	xx	xx	xx	xx
138	Other	xx	xx	xx	xx	xx	xx
139	Sugar purchase and allied expenses	xx	xx	xx	xx	xx	xx
140	**CASH & BANK BALANCE (As per Schedule)**	xx	xx	xx	xx	xx	xx
141	**INVESTMENT (As per Schedule)**	xx	xx	xx	xx	xx	xx
142	**LOANS & ADVANCES (As per Schedule)**	xx	xx	xx	xx	xx	xx
143	**SUNDRY DEBTORS (As per Schedule)**	xx	xx	xx	xx	xx	xx
144	**CURRENT ASSETS (As per Schedule)**	xx	xx	xx	xx	xx	xx
145	**FIXED ASSETS (As per Schedule)**	xx	xx	xx	xx	xx	xx
146	**OTHER ITEMS (As per Schedule)**	xx	xx	xx	xx	xx	xx
147	**MISC. INCOME**						
148	Sanjivani Farm 1	xx	xx	xx	xx	xx	xx
149	Other Income	xx	xx	xx	xx	xx	xx
150	Bonus /Ex Gratia excess provision	xx	xx	xx	xx	xx	xx
151	Profit from sale of vehicle	xx	xx	xx	xx	xx	xx
152	Bank & Other Interest	xx	xx	xx	xx	xx	xx
153	Tender Form	xx	xx	xx	xx	xx	xx
154	Misc. Expenses	xx	xx	xx	xx	xx	xx
155	Income Tax	xx	xx	xx	xx	xx	xx
156	Bank Commission	xx	xx	xx	xx	xx	xx
157	Interest on long Term Loan	xx	xx	xx	xx	xx	xx
158	House Rent	xx	xx	xx	xx	xx	xx
159	Parking Charges	xx	xx	xx	xx	xx	xx
160	Rent from House, Plot, WeighBridge Etc.	xx	xx	xx	xx	xx	xx
161	Recovery of House Rent	xx	xx	xx	xx	xx	xx

162	Tanker No. GA-09-5336 Income	xx	xx	xx	xx	xx	xx
163	Sugar cane harvesting machine income & tractor	xx	xx	xx	xx	xx	xx
164	Weighbridge Charges	xx	xx	xx	xx	xx	xx
165	Interest on clean credit loan	xx	xx	xx	xx	xx	xx
166	Interest Subvention	xx	xx	xx	xx	xx	xx
167	Sanjivani Diesel/Petrol Pump	xx	xx	xx	xx	xx	xx
168	Sale of Scrap Material	xx	xx	xx	xx	xx	xx
169	Sale of Organic Manure	xx	xx	xx	xx	xx	xx
170	Sale of Weedicides	xx	xx	xx	xx	xx	xx
171	Grants from Directorate of Agriculture	xx	xx	xx	xx	xx	xx
172	**SALE OF SUGAR**						
173	**WHITE SUGAR**	xx	xx	xx	xx	xx	xx
174	Levy	xx	xx	xx	xx	xx	xx
175	Free	xx	xx	xx	xx	xx	xx
176	Export	xx	xx	xx	xx	xx	xx
177	Export Raw Sugar	xx	xx	xx	xx	xx	xx
178	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
179	Sale of Molasses	xx	xx	xx	xx	xx	xx
180	Sale of Bagasses	xx	xx	xx	xx	xx	xx
181	Sale of Pressmud	xx	xx	xx	xx	xx	xx
182	Sale of Cane	xx	xx	xx	xx	xx	xx
183	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
184	Subsidy for cane price (Goa)	xx	xx	xx	xx	xx	xx
185	Sugar purchase	xx	xx	xx	xx	xx	xx
186	Export sugar trans subsidy	xx	xx	xx	xx	xx	xx
187	Export sugar subsidy from	xx	xx	xx	xx	xx	xx
188	Govt. of Goa.	xx	xx	xx	xx	xx	xx
189	**CLOSING STOCK**						
190	Raw Sugar	xx	xx	xx	xx	xx	xx
191	Levy Sugar	xx	xx	xx	xx	xx	xx
192	Free Sugar	xx	xx	xx	xx	xx	xx
193	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
194	Molasses	xx	xx	xx	xx	xx	xx
195	Molasses in Process	xx	xx	xx	xx	xx	xx
196	Uncrushed Sugar Cane	xx	xx	xx	xx	xx	xx
197	Other (As per Annexure)	xx	xx	xx	xx	xx	xx
198	**PROFIT & LOSS ACCOUNT**	xx	xx	xx	xx	xx	xx
	TOTAL	xx	xx	xx	xx	xx	xx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-8 (a) Processing Coop. Societies (Sugar)

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES	Amount	Previous Year	PROPERTY & ASSETS	Amount
xxx	SHARE CAPITAL	Xxx	xxx	CASH & BANK BALANCE	xxx
	(As per Schedule)			(As per Schedule)	
xxx	SUBSCRIPTION TOWARDS SHARES	Xxx	xxx	INVESTMENT	xxx
				(As per Schedule)	
xxx	RESERVE & OTHER FUNDS	Xxx	xxx	LOANS & ADVANCES	xxx
	(As per Schedule)			(As per Schedule)	
xxx	SECURED LOAN	Xxx	xxx	SUNDRY DEBTORS	xxx
	(As per Schedule)			(As per Schedule)	
xxx	UNSECURED LOAN	Xxx	xxx	CURRENT ASSETS	xxx
	(As per Schedule)			(As per Schedule)	
xxx	DEPOSITS	Xxx	xxx	FIXED ASSETS	xxx
	(As per Schedule)			(As per Schedule)	
xxx	CURRENT LIABILITIES & PROVISIONS	Xxx	xxx	OTHER ITEMS	xxx
	(As per Schedule)			(As per Schedule)	
xxx	INTEREST ACCRUED BUT NOT PAID	Xxx	xxx	PROFIT & LOSS ACCOUNT	xxx
	(As per Schedule)				
xxx	OTHER LIABILITIES	Xxx			
	(As per Schedule)				
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-8 (a) Processing Coop. Society (Sugar)

(See Rule 50(1))

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

PREVIOUS YEARS	EXPENDITURE		AMOUNT	PREVIOUS YEARS	INCOME		AMOUNT
xxx	GROSS LOSS B/F		Xxx	xxx	GROSS PROFIT B/ F		xxx
	INTEREST		Xxx				
xxx	On Pledge Loan a/ c	xxx		xxx	MISC. INCOME		xxx
xxx	On L.T. Loan (GSCB)	xxx		xxx	Farm	xxx	
xxx	On S. T. CCC A/c	xxx		xxx	Other Income	xxx	
xxx	On Clean Cash Credit	xxx		xxx	Bonus /Ex Gratia excess provision	xxx	
xxx	On Govt.Loan (M.T. Loan)	xxx		xxx		xxx	
xxx	On Clean Cash Credit Short Term	xxx		xxx	Profit from sale of vehicle	xxx	
	SALARY ACCOUNT		Xxx	xxx	Bank & Other Interest	xxx	
xxx	General office	xxx		xxx	Tender Form	xxx	
				xxx	Misc. Expenses	xxx	
xxx	Provident Fund	xxx		xxx	Income Tax	xxx	
xxx	Provision for Bonus /Ex-gratia	xxx		xxx	Bank Commission	xxx	-
	T. A. & D.A.		Xxx	xxx	Interest on long Term Loan	xxx	
xxx	Managing Director	xxx		xxx	House Rent	xxx	
xxx	Staff	xxx		xxx	Parking Charges	xxx	
xxx	Agriculture Department staff	xxx		xxx	Rent from House, Plot, WeighBridge Etc.	xxx	
xxx	Other officials	xxx		xxx	Recovery of House Rent	xxx	
xxx	Internal Auditor	xxx		xxx			
				xxx	Sugar cane harvesting machine income & tractor	xxx	
	ADMINISTRTATIVE EXPPENSES			xxx	Weighbridge Charges	xxx	
xxx	Postage & Telegrams	xxx		xxx	Interest on clean credit loan	xxx	
xxx	Printing & Stationery current exp.	xxx	Xxx				

xxx	Legal & Court Expenses	xxx		xxx	Interest Subvention	xxx
xxx	Telephone Expenses	xxx				
xxx	Licence Renewal fees	xxx		xxx	Diesel/Petrol Pump	xxx
xxx	Consulting Fee	xxx				
xxx	Penalty			xxx	Sale of Scrap Material	xxx
	RENT & TAXES					
xxx	House Rent	xxx		xxx	Sale of Organic Manure	xxx
xxx	Housing Board Colony	xxx	Xxx			
xxx	House Tax	xxx		xxx	Sale of Weedicides	xxx
xxx	Office Rent	xxx				
				xxx	Grants from Directorate of Agriculture	xxx
	EMPOLYEES WELFARE & MEDICAL EXPENSES		Xxx			
xxx	Labour Welfare	xxx				
xxx	Sanjivani Sports & Cultural Club	xxx		xxx	NET LOSS	xxx
xxx	L.W.Fund	xxx				
xxx	Group & Linked Insurance Fund	xxx				
		xxx				
	REPAIRS & MAINTENANCE		Xxx			
xxx	Building repairs & maintanance	xxx				
xxx	Other Repairs	xxx				
xxx	Main Factory Building Repairs	xxx				
xxx	Factory Office Cleaning	xxx				
	GUEST & MEETING EXPENSES		Xxx			
xxx	Guest Expenses	xxx				
xxx	Meeting Expenses	xxx				
xxx	Meeting expenses (Agri)	xxx				
xxx	Ceremonial Expenses	xxx				
xxx	Agriculture department meeting expenses	xxx				
	BOARD OF DIRECTORS / COMMITTEE EXPENSES		Xxx			
xxx	Others	xxx				
xxx	Meeting Expenses	xxx				

xxx	Administrators Expenses	xxx	-			
xxx	Store Material	xxx	-			
xxx	INSURANCE ACCOUNT		Xxx			
xxx	Sugar Stock	xxx				
	VEHICLE EXPENSES		Xxx			
xxx	Petrol,Diesel & Oil Expenses	xxx				
xxx	Vehicle Repairs	xxx				
xxx	Vehicle Insurance	xxx				
xxx	Vehicle Rent	xxx				
xxx	Power triller expenses	xxx				
xxx	Sugarcane harvesting machine	xxx				
	OTHER EXPENSES		Xxx			
xxx	Farm	xxx				
xxx	Subscription	xxx				
xxx	Advertisement	xxx				
xxx	Newspaper & Periodicals	xxx				
xxx	Consulting & Super fees	xxx				
xxx	Bank Commission	xxx				
xxx	Miscellaneous Expenses	xxx				
xxx	Site Maintenance	xxx				
xxx	Audit fees (Govt.)	xxx				
xxx	Audit fees (internal)	xxx				
xxx	Entry Tax on Goods	xxx				
xxx	Donation	xxx				
xxx	Income Tax Expenses	xxx				
xxx	Computer Unit Expenses	xxx				
xxx	Buffer stock claim extra provision	xxx				
xxx	Excess provi of support price	xxx				
xxx	DEPRECIATION		Xxx			
xxx	Net Profit	xxx				
xxx	TOTAL		Xxx	xxx	TOTAL	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-8 (a) Processing Coop. Society (Sugar)

(See Rule 50(1))

Name of the Co-operative Society

MANUFACTURING AND TRADING ACCOUNT FOR THE YEAR ENDED 31/03/_____

PREVIOUS YEARS	PURCHASE & STOCK	AMO UNT	PREVIOUS YEARS	SALES	AMO UNT
	To OPENING STOCK	Xxx		SALE OF SUGAR	xxx
xxx	1) Levy xxx			WHITE SUGAR	
xxx	2) Free xxx		xxx	1.) Levy xxx	
xxx	1. Raw Sugar xxx		xxx	2.) Free xxx	
xxx	2. Sugar in Process xxx		xxx	3) Export xxx	
xxx	3. Molasses xxx		xxx	4) Export Raw Sugar xxx	
xxx	4. Uncrushed Cane xxx		xxx	5) Other (As per Annexure) xxx	
xxx	5. Molasses in Process xxx				
xxx	6. Other (As per Annexure) xxx				
			xxx	Sale of Molasses	xxx
	CANE PURCHASE & ALLIED	Xxx	xxx	Sale of Bagasses	xxx
	EXPENSES		xxx	Sale of Pressmud	xxx
	CANE PURCHASE		xxx	Sale of Cane	xxx
xxx	1. Local xxx		xxx	Other (As per Annexure)	xxx
	Less Binding /Burnt Cane xxx				
			xxx	Subsidy for cane price (Goa)	xxx
xxx	2. Gate Cane xxx		xxx	Sugar purchase	xxx
	Less Binding /Burnt Cane xxx		xxx	Export sugar trans subsidy	xxx
xxx	3. Cane Transport A/c xxx		xxx	Export sugar subsidy from	xxx

xxx	4. Cane Harvesting A/c xxx		xxx	Govt. of Goa.	xxx
xxx	5. Cane Carrier Labour Wages xxx				
xxx	6. Gatecane Transport A/C xxx			CLOSING STOCK	xxx
xxx	7. T.A. of Cane Harvesting Labour Xxx		xxx	1) Raw Sugar xx	
xxx	8. Cane Harvesting Insentive xxx		xxx	2) Levy Sugar xx	
xxx	9. Cane Harvest Commission bill xxx		xxx	2) Free Sugar xx	
xxx	10. Gatecane Harvesting Account xxx		xxx	Other (As per Annexure) xx	
xxx	11. Other (As per Annexure) xxx				
			xxx	Molasses	xxx
	MANUFACTURING & ALLIED EXP	Xxx	xxx	Molasses in Process	xxx
xxx	1. Wages & Salary Eng.Dept. xxx		xxx	Uncrushed Sugar Cane	xxx
xxx	2. Wages & Salary Mfg. Dept. xxx		xxx	Other (As per Annexure)	xxx
xxx	3. Wages & Salary Agri. Dept. xxx				
xxx	4. Store Consumption xxx				
xxx	5. Machinery Repairs & Maint. xxx				
xxx	6 Mfg. Current Expenses xxx		xxx	GROSS LOSS C/F TO P&L	xxx
xxx	7. Gratuity xxx				
xxx	8 .Eng. Dept Current Expenses xxx				
xxx	9. Eng. Other Expenses xxx				
xxx	10. Mfg. Other Expenses xxx				
xxx	11. Frieght & Coolie Charges xxx				
xxx	12. Pressmud Transport Expenses xxx				
xxx	13. Bagasse Return Carrier Exp. xxx				
xxx	14. Sugar Godown Expenses xxx				
xxx	15. Electricity Charges xxx				
xxx	16.Sugar Godown Salary & Wages xxx				
xxx	17. Civil Section xxx				
xxx	18. Other (As per Annexure) xxx				
xxx	Wage Difference	Xxx			
xxx	Factory Insurance	Xxx			
xxx	Subsidy for Cane (Goa)	Xxx			

	DEPRECIATION	Xxx			
xxx	1. Plant & Machinery xxx				
xxx	2. Factory Building xxx				
	Other				
xxx	Sugar purchase and allied expenses xxx				
	GROSS PROFIT xxx				
	C/F TO P & L A/C Xxx				
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 8 (b) Industrial Processing Societies							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
2	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	**RESERVE FUND & OTHER FUND**						
4	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
5	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx

11	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
13	Price fluctuation fund	xxx	xxx	xxx	xxx	xxx	xxx
14	Govt. Share Cont. Fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Govt. Share Cap. Red.Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Risk Fund	xxx	xxx	xxx	xxx	xxx	xxx
17	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
18	**GRANTS, ASSISTANCE & SUBSIDY**						
19	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
20	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
21	Furniture & Fixture	xxx	xxx	xxx	xxx	xxx	xxx
22	**DEPOSIT & OTHER ACCOUNT**						
23	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
24	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
25	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
26	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
27	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
28	**BORROWINGS**						
29	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
30	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
31	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
32	**INTEREST PAYABLE**						
33	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
34	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
35	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
36	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
37	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
38	Borrowings	xxx	xxx	xxx	xxx	xxx	xxx
39	**NPA PROVISIONING**	xxx	xxx	xxx	xxx	xxx	xxx
40	**OVERDUE INTEREST RESERVE**	xxx	xxx	xxx	xxx	xxx	xxx
41	**OTHER LIABILITIES**						
42	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
43	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
44	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
45	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
46	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
47	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
48	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
49	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
50	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx

51	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
52	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
53	LIC Refund	xxx	xxx	xxx	xxx	xxx	xxx
54	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
55	Excess Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
56	Excess Int on Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
57	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
58	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
59	Water Bills Collection Payable	xxx	xxx	xxx	xxx	xxx	xxx
60	Electricity Bills Collection Payable	xxx	xxx	xxx	xxx	xxx	xxx
61	GST Payable	xxx	xxx	xxx	xxx	xxx	xxx
62	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
63	**Branch Adjustment (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
64	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
65	**Sales**						
66	Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
67	Non Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
68	**Closing Stock**						
69	Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
70	Non Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
71	**Interest on Loan**						
72	Agriculture Loan	xxx	xxx	xxx	xxx	xxx	xxx
73	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
74	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
75	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
76	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx
77	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
78	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
79	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
80	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
81	Loan against Pigmy	xxx	xxx	xxx	xxx	xxx	xxx
82	Gold Loan	xxx	xxx	xxx	xxx	xxx	xxx
83	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
84	Cash Credit Loan	xxx	xxx	xxx	xxx	xxx	xxx
85	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
86	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
87	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
88	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
89	Penal Interest	xxx	xxx	xxx	xxx	xxx	xxx

90	Rent received	xxx	xxx	xxx	xxx	xxx	xxx
91	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
92	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
93	Sale of Loan Form	xxx	xxx	xxx	xxx	xxx	xxx
94	Processing Charges	xxx	xxx	xxx	xxx	xxx	xxx
95	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
96	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
97	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
98	NPA recovery	xxx	xxx	xxx	xxx	xxx	xxx
99	Commission on water bill collection	xxx	xxx	xxx	xxx	xxx	xxx
100	Commission on electricity bill collection	xxx	xxx	xxx	xxx	xxx	xxx
101	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
102	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
103	**BALANCE WITH OTHER BANKS**						
104	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
105	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
106	**INVESTMENTS**						
107	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
108	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
109	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
110	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
111	**LOANS & ADVANCES**						
112	Agriculture Loan	xxx	xxx	xxx	xxx	xxx	xxx
113	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
114	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
115	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
116	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx
117	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
118	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
119	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
120	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
121	Loan against Pigmy	xxx	xxx	xxx	xxx	xxx	xxx
122	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
123	Gold Loan	xxx	xxx	xxx	xxx	xxx	xxx
124	Cash Credit Loan	xxx	xxx	xxx	xxx	xxx	xxx
125	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
126	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
127	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
128	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
129	**INTEREST RECEIVABLE**						

130	On Loans & Advances	xxx	xxx	xxx	xxx	xxx	xxx
131	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
132	**INTEREST RECEIVABLE (OVERDUE LOAN)**	xxx	xxx	xxx	xxx	xxx	xxx
133	**FIXED ASSETS**						
134	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
135	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
136	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
137	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
138	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
139	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
140	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
141	**OTHER ASSETS**						
142	Closing Stock	xxx	xxx	xxx	xxx	xxx	xxx
143	Sundry Debtors	xxx	xxx	xxx	xxx	xxx	xxx
144	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
145	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
146	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
147	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
148	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
149	Shop Rent Receivable	xxx	xxx	xxx	xxx	xxx	xxx
150	Commission on water bill collection	xxx	xxx	xxx	xxx	xxx	xxx
151	Commission on electricity bill collection	xxx	xxx	xxx	xxx	xxx	xxx
152	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
153	**Branch Adjustment (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
154	**Purchases**						
155	Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
156	Non Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
157	Wages	xxx	xxx	xxx	xxx	xxx	xxx
158	Freight and transportation	xxx	xxx	xxx	xxx	xxx	xxx
159	Octroi Duty	xxx	xxx	xxx	xxx	xxx	xxx
160	Loss of Goods by Fire/Damages	xxx	xxx	xxx	xxx	xxx	xxx
161	**Interest Paid on Deposits**						
162	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
163	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
164	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
165	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
166	Pigmy Deposit	xxx	xxx	xxx	xxx	xxx	xxx
167	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx

168	**Interest on Borrowings**						
169	Banks	xxx	xxx	xxx	xxx	xxx	xxx
170	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
171	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
172	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
173	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
174	Pigmy Deposit Agent Comission Paid	xxx	xxx	xxx	xxx	xxx	xxx
175	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
176	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
177	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
178	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
179	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
180	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
181	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
182	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
183	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
184	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
185	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
186	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
187	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
188	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
189	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
190	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
191	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
192	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
193	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
194	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
195	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
196	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
197	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
198	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
199	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
200	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
201	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
202	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
203	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
204	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
205	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
206	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
207	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx

208	Labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
209	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
210	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
211	NPA Provision	xxx	xxx	xxx	xxx	xxx	xxx
212	Overdue Interest Reserve	xxx	xxx	xxx	xxx	xxx	xxx
213	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
214	Locker Rent	xxx	xxx	xxx	xxx	xxx	xxx
215	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
216	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

FORM L 8 (b) Industrial processing Society

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		Xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		Xxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	

xxx	Co-op. Development Fund			xxx			
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			LOANS & ADVANCES		xxx
xxx	Dividend Equilisation Fund	xxx		xxx	Agriculture Loan	xxx	
xxx	Bad & Doubtful Debt Reserve	xxx		xxx	Long Term Loan	xxx	
xxx	Price fluctuation fund	xxx		xxx	Medium Term Loan	xxx	
xxx	Govt. Share Cont. Fund	xxx		xxx	Short Term Loan	xxx	
xxx	Govt. Share Cap. Red.Fund	xxx		xxx	Emergency Loan	xxx	
xxx	Risk Fund	xxx		xxx	Festival Advance	xxx	
xxx	Other Reserves (As per Annexure)	xxx		xxx	Staff Advance	xxx	
				xxx	Loan against FDR	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		Xxx	xxx	Loan against RD	xxx	
xxx	Govt. Viable Subsidy	xxx		xxx	Loan against Pigmy	xxx	
xxx	Managerial Subsidy	xxx		xxx	Housing Loan	xxx	
xxx	Furniture & Fixture	xxx		xxx	Gold Loan	xxx	
				xxx	Cash Credit Loan	xxx	
	DEPOSIT & OTHER ACCOUNT		Xxx	xxx	Vehicle Loan	xxx	
xxx	Fixed Deposit	xxx		xxx	Education Loan	xxx	
xxx	Recurring Deposit	xxx		xxx	Consumer Durable Loan	xxx	
xxx	Cumulative Deposit	xxx		xxx	Other Loan (As per Annexure)	xxx	
xxx	Saving Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx			INTEREST RECEIVABLE		xxx
				xxx	On Loans & Advances	xxx	
	BORROWINGS		xxx	xxx	On Investment	xxx	
xxx	From Banks	xxx					
xxx	From Financial Institutions	xxx		xxx	INTEREST RECEIVABLE (OVERDUE LOAN)		xxx
xxx	Other Borrowings (As per Annexure)	xxx					
					FIXED ASSETS		
	INTEREST PAYABLE		xxx	xxx	Land		xxx
xxx	Fixed Deposit	xxx					
xxx	Recurring Deposit	xxx		xxx	Building/Premises	xxx	xxx
xxx	Cumulative Deposit	xxx			Less: Depreciation	xxx	
xxx	Saving Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE		xxx

xxx	Borrowings	xxx			Less: Depreciation		
xxx	NPA PROVISIONING		xxx	xxx	COMPUTER & PRINTER	xxx	xxx
					Less: Depreciation	xxx	
xxx	OVERDUE INTEREST RESERVE		xxx				
				xxx	COMPUTER SOFTWARE	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx		xxx	VEHICLES	xxx	xxx
xxx	Co-op. Education Fund	xxx			Less: Depreciation	xxx	
xxx	Dividend to Members	xxx					
xxx	Unpaid Dividend to Govt.	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Election Fund	xxx			Less: Depreciation	xxx	
xxx	Remuneration/Audit Fee	xxx					
xxx	Audit fee to Govt	xxx			OTHER ASSETS		xxx
xxx	Staff Salary	xxx		xxx	Closing Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Sundry Debtors	xxx	
xxx	Staff Gratuity	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	LIC Refund	xxx		xxx	Prepaid Expenses	xxx	
xxx	TDS deducted	xxx		xxx	TDS Receivable	xxx	
xxx	Excess Loan Recovery	xxx		xxx	Election Deposit	xxx	
xxx	Excess Int on Loan Recovery	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Staff Provident Fund	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Anamat (As per Annexure)	xxx		xxx	Commission on water bill collection	xxx	
xxx	Water Bills Collection Payable	xxx		xxx	Commission on electricity bill collection	xxx	
xxx	Electricity Bills Collection Payable	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	GST Payable	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	Branch Adjustment (As per Annexure)		xxx	xxx	Branch Adjustment (As per Annexure)		xxx
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	PROFIT & LOSS ACCOUNT		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-8 (b) Industrial processing Society

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
xxx	Controlled Commodities	xxx		By Sales	
xxx	Non Controlled Commodities	xxx	xxx	Controlled Commodities	xxx
	To Purchases		xxx	Non Controlled Commodities xxx	xxx
xxx	Controlled Commodities	xxx		Less: Return xx	
xxx	Non Controlled Commodities xxx	xxx			
	Less: Return xx			By Closing Stock	
			xxx	Controlled Commodities	xxx
xx	To Wages	xx	xxx	Non Controlled Commodities	xxx
xx	To Freight and transportation	xx			
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest Paid on Deposits			By Interest on Loan	
xxx	Fixed Deposit	xxx	xxx	Agriculture Loan	xxx
xxx	Recurring Deposit	xxx	xxx	Long Term Loan	xxx
xxx	Cumulative Deposit	xxx	xxx	Medium Term Loan	xxx
xxx	Saving Deposit	xxx	xxx	Short Term Loan	xxx
xxx	Pigmy Deposit	xxx	xxx	Emergency Loan	xxx
xxx	Other Deposit (As per Annexure)	xxx	xxx	Festival Advance	xxx
			xxx	Staff Advance	xxx
	To Interest on Borrowings		xxx	Loan against FDR	xxx
xxx	Banks	xxx	xxx	Loan against RD	xxx
xxx	Financial Institutions	xxx	xxx	Loan against Pigmy	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	Gold Loan	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	Housing Loan	xxx
xxx	To Staff Welfare	xxx	xxx	Cash Credit Loan	xxx
xxx	To Pigmy Deposit Agent Comission Paid	xxx	xxx	Vehicle Loan	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	Education Loan	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	Consumer Durable Loan	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	Other Loan (As per Annexure)	xxx
xxx	To Gratuity	xxx	xxx	Penal Interest	xxx
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx	xxx	By Rent received	xxx
xxx	To Rent, rates & Taxes	xxx	xxx	By Interest on SB Account	xxx
xxx	To Insurance	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Electricity Bill	xxx	xxx	By Sale of Loan Form	xxx
xxx	To Water Bill	xxx	xxx	By Processing Charges	xxx
xxx	To Postage, Telegraph & Xerox	xxx	xxx	By Commission & Exchange	xxx
xxx	To Telephone Charges	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Printing & Stationery	xxx	xxx	By Dividend received	xxx
xxx	To Refreshment & Hospitality	xxx	xxx	By NPA recovery	xxx
xxx	To Books & Periodicals	xxx	xxx	By Commission on water bill collection	xxx

xxx	To Repair & Maintenance	xxx	xxx	By Commission on electricity bill collection	xxx
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	xxx			
xxx	To Subscription Fees	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			-
xxx	To NPA Provision	xxx			
xxx	To Overdue Interest Reserve	xxx			
xxx	To Depreciation	xxx			
xxx	To Locker Rent	xxx			
xxx	To Other Expenses (As per Annexure)	xxx	xxx	To Net Loss	xxx
xxx	To Net Profit	xxx			
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L 9 (a) Industrial Producers Society							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
2	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	**RESERVE FUND & OTHER FUND**						
4	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
5	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
13	Price fluctuation fund	xxx	xxx	xxx	xxx	xxx	xxx
14	Mahila Day Fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Risk Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
17	**GRANTS, ASSISTANCE & SUBSIDY**						
18	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
19	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
20	Furniture & Fixture	xxx	xxx	xxx	xxx	xxx	xxx
21	**BORROWINGS**						
22	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
23	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
24	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
25	**INTEREST PAYABLE**						
26	Borrowings	xxx	xxx	xxx	xxx	xxx	xxx
27	**OTHER LIABILITIES**						
28	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
29	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
30	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
31	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx

32	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
33	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
34	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
35	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
36	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
37	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
38	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
39	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
40	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
41	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
42	GST Payable	xxx	xxx	xxx	xxx	xxx	xxx
43	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
44	**Branch Adjustment**	xxx	xxx	xxx	xxx	xxx	xxx
45	**Sales (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
46	**Closing Stock (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
47	**Interest on Loans and Advances**						
48	Personal Security Loan	xxx	xxx	xxx	xxx	xxx	xxx
49	Home Appliances Loan	xxx	xxx	xxx	xxx	xxx	xxx
50	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
51	Contract Receipts	xxx	xxx	xxx	xxx	xxx	xxx
52	Other Income (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
53	Rent received	xxx	xxx	xxx	xxx	xxx	xxx
54	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
55	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
56	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
57	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
58	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
59	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
60	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
61	**BALANCE WITH OTHER BANKS**						
62	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
63	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
64	**INVESTMENTS**						
65	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
66	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
67	Goa State Co-op. Milk producers Union Share	xxx	xxx	xxx	xxx	xxx	xxx
68	Goa State maketing & Supply Federation	xxx	xxx	xxx	xxx	xxx	xxx
69	FDR with Banks (As Per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
70	Security Deposit (As Per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx

71	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
72	**LOANS & ADVANCES**						
73	Personal Security Loan	xxx	xxx	xxx	xxx	xxx	xxx
74	Home Appliances Loan	xxx	xxx	xxx	xxx	xxx	xxx
75	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
76	**INTEREST RECEIVABLE**						
77	Personal Security Loan	xxx	xxx	xxx	xxx	xxx	xxx
78	Home Appliances Loan	xxx	xxx	xxx	xxx	xxx	xxx
79	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
80	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
81	**FIXED ASSETS**						
82	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
83	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
84	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
85	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
86	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
87	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
88	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
89	**OTHER FIXED ASSETS (As Per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
90	**OTHER ASSETS**						
91	Closing Stock	xxx	xxx	xxx	xxx	xxx	xxx
92	Sundry Debtors (As per annexure)	xxx	xxx	xxx	xxx	xxx	xxx
93	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
94	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
95	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
96	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
97	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
98	Shop Rent Receivable	xxx	xxx	xxx	xxx	xxx	xxx
99	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
100	**Branch Adjustment**	xxx	xxx	xxx	xxx	xxx	xxx
101	**Purchases (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
102	Wages	xxx	xxx	xxx	xxx	xxx	xxx
103	Freight and transportation	xxx	xxx	xxx	xxx	xxx	xxx
104	Octroi Duty	xxx	xxx	xxx	xxx	xxx	xxx
105	Loss of Goods by Fire/Damages	xxx	xxx	xxx	xxx	xxx	xxx
106	**Interest on Borrowings**						
107	Banks	xxx	xxx	xxx	xxx	xxx	xxx
108	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx

109	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
110	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
111	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
112	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
113	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
114	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
115	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
116	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
117	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
118	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
119	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
120	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
121	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
122	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
123	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
124	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
125	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
126	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
127	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
128	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
129	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
130	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
131	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
132	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
133	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
134	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
135	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
136	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
137	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
138	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
139	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
140	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
141	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
142	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
143	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
144	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
145	Labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
146	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
147	Written Off	xxx	xxx	xxx	xxx	xxx	xxx

148	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
149	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
150	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-9 (a) Industrial Producers Society

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Government Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	Goa State Co-op. Milk producers Union Share	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	General Body Welfare Fund	xxx		xxx	Goa State maketing & Supply Federation	xxx	
xxx	Buidling Fund	xxx			FDR with Banks (As Per Annexure)		
xxx	Building Depreciation fund	xxx					
xxx	Dividend Equilisation Fund	xxx					

xxx	Bad & Doubtful Debt Reserve	xxx			Security Deposit (As Per Annexure)		
xxx	Price fluctuation fund	xxx			Other Investment (As per Annexure)		
xxx	Mahila Day Fund	xxx					
xxx	Risk Fund	xxx			LOANS & ADVANCES		xxx
xxx	Other Reserves (As per Annexure)	xxx		xxx	Personal Security Loan	xxx	
				xxx	Home Appliances Loan	xxx	
				xxx	Other Loan (As per Annexure)	xxx	
					INTEREST RECEIVABLE		xxx
				xxx	Personal Security Loan	xxx	
				xxx	Home Appliances Loan	xxx	
				xxx	Other Loan (As per Annexure)	xxx	
				xxx	On Investment	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		xxx		FIXED ASSETS		
xxx	Govt. Viable Subsidy	xxx		xxx	Land		xxx
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx		xxx	Building/Premises	xxx	xxx
					Less: Depreciation	xxx	
	BORROWINGS		xxx				
xxx	From Banks	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE		xxx
xxx	From Financial Institutions	xxx			Less: Depreciation		
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	COMPUTER & PRINTER	xxx	xxx
	INTEREST PAYABLE		xxx		Less: Depreciation	xxx	
xxx	Borrowings	xxx					
				xxx	COMPUTER SOFTWARE	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx		xxx	VEHICLES	xxx	xxx
xxx	Co-op. Education Fund	xxx			Less: Depreciation	xxx	
xxx	Dividend to Members	xxx					
xxx	Unpaid Dividend to Govt.	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Election Fund	xxx			Less: Depreciation	xxx	
				xxx	OTHER FIXED ASSETS (As Per Annexure)	xxx	xxx
					Less: Depreciation	xxx	xxx
xxx	Remuneration/Audit Fee	xxx					

xxx	Audit fee to Govt	xxx			OTHER ASSETS		xxx
xxx	Staff Salary	xxx		xxx	Closing Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Sundry Debtors (As per annexure)	xxx	
xxx	Staff Gratuity	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	TDS deducted	xxx		xxx	Prepaid Expenses	xxx	
xxx	Staff Provident Fund	xxx		xxx	TDS Receivable	xxx	
xxx	Anamat (As per Annexure)	xxx		xxx	Election Deposit	xxx	
xxx	GST Payable	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Other Liabilities Payable (As per Annexure)	xxx		xxx	Shop Rent Receivable	xxx	
				xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	Branch Adjustment		xxx				
				xxx	Branch Adjustment		xxx
xxx	PROFIT & LOSS ACCOUNT		xxx				
	B/f	xxx		xxx	PROFIT & LOSS ACCOUNT		xxx
	Add: Current Year Profit	xxx			B/f	xxx	
	Less: Appropriation	xxx			Add: Current Year Loss	xxx	
	Less: Current Year Loss	xxx			Less: Current Year Profit	xxx	
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-9 (a) Industrial Producers Society

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
xxx	As per Annexure	xxx		By Sales	
			xxx	As per Annexure	xxx
	To Purchases				

xxx	As per Annexure	xxx			
xx	To Wages	xx		By Closing Stock	
xx	To Freight and transportation	xx	xxx	As per Annexure	xxx
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings		xxx	By Interest on Loans and Advances	xxx
xxx	Banks	xxx	xxx	Personal Security Loan	xxx
xxx	Financial Institutions	xxx	xxx	Home Appliances Loan	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	Other Loan (As per Annexure)	xxx
xxx	To Salaries, Wages & Allowances	xxx			
xxx	To Staff Welfare	xxx	xxx	By Contract Receipts	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Other Income (As per Annexure)	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Rent received	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	By Interest on SB Account	xxx
xxx	To Gratuity	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Directors Fees & allowances	xxx	xxx	By Commission & Exchange	xxx
xxx	To Travelling Expenses	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Rent, rates & Taxes	xxx	xxx	By Dividend received	xxx
xxx	To Insurance	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph &	xxx			

	Xerox				
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	Xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L 9 (b) Labourers' Industrial Society							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
2	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
4	**RESERVE FUND & OTHER FUND**						
5	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Govt. Share Cont. Fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Govt. Share Cap. Red.Fund	xxx	xxx	xxx	xxx	xxx	xxx
13	Charity Fund	xxx	xxx	xxx	xxx	xxx	xxx
14	Emergency Fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Coperative propoganda	xxx	xxx	xxx	xxx	xxx	xxx
17	Employees Bonus	xxx	xxx	xxx	xxx	xxx	xxx
18	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
19	**GRANTS, ASSISTANCE & SUBSIDY**						
20	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
21	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
22	Other (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
23	**BORROWINGS**						
24	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
25	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
26	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
27	**OTHER LIABILITIES**						
28	Member Bonus	xxx	xxx	xxx	xxx	xxx	xxx
29	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
30	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx

31	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
32	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
33	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
34	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
35	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
36	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
37	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
38	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
39	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
40	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
41	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
42	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
43	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
44	**PROFIT & LOSS ACCOUNT**						
45	Construction Cost	xxx	xxx	xxx	xxx	xxx	xxx
46	**Interest on Loan**						
47	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
48	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
49	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
50	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
51	By Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
52	By Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
53	By Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
54	By Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
55	By Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
56	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
57	**BALANCE WITH OTHER BANKS**						
58	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
59	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
60	**INVESTMENTS**						
61	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
62	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
63	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
64	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
65	**LOANS & ADVANCES**						
66	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
67	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx

68	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
69	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
70	**INTEREST RECEIVABLE**						
71	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
72	**FIXED ASSETS**						
73	Land	xxx	xxx	xxx	xxx	xxx	xxx
74	Building/Premises	xxx	xxx	xxx	xxx	xxx	xxx
75	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
76	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
77	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
78	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
79	**Other Fixed Assets (As Per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
80	**OTHER ASSETS**						
81	Sundry Debtors	xxx	xxx	xxx	xxx	xxx	xxx
82	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
83	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
84	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
85	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
86	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
87	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
88	**Interest on Borrowings**						
89	Bank	xxx	xxx	xxx	xxx	xxx	xxx
90	Financial Institutions (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
91	Other Borrowing as per Annuxure	xxx	xxx	xxx	xxx	xxx	xxx
92	Cost of Material	xxx	xxx	xxx	xxx	xxx	xxx
93	Labour & Transport Expenses	xxx	xxx	xxx	xxx	xxx	xxx
94	Machinery Hiring Charges	xxx	xxx	xxx	xxx	xxx	xxx
95	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
96	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
97	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
98	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
99	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
100	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
101	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
102	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
103	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx

104	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
105	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
106	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
107	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
108	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
109	Newspapers & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
110	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
111	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
112	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
113	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
114	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
115	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
116	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
117	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
118	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
119	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
120	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
121	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
122	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
123	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
124	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
125	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
126	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
127	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
128	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
129	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
130	Labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
131	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
132	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
133	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
134	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
135	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-9 (b) Labourers' Industrial Society

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxxx	xxx Shares of Rs. xxx each		xxxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		Xxxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxxx
xxx	Government Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		xxx
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	Buidling Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Building Depreciation fund	xxx					
xxx	Govt. Share Cont. Fund	xxx		xxx	LOANS & ADVANCES		xxx
xxx	Govt. Share Cap. Red.Fund	xxx		xxx	Long Term Loan	xxx	
xxx	Charity Fund	xxx		xxx	Medium Term Loan	xxx	
xxx	Emergency Fund	xxx		xxx	Short Term Loan	xxx	
xxx	Welfare Fund	xx		xxx	Other Loan (As per Annexure)	xxx	
xxx	Coperative propoganda	xxx					
xxx	Employees Bonus	xxx			INTEREST RECEIVABLE		
xxx	Other Reserves (As per Annexure)	xxx		xxx	On Investment		xxx
					FIXED ASSETS		
	GRANTS, ASSISTANCE & SUBSIDY		xxxx	xxx	Land		xxx
xxx	Govt. Viable Subsidy	xxx					
xxx	Managerial Subsidy	xxx		xxx	Building/Premises	xxx	xxx
xxx	Other (As per Annexure)	xxx			Less: Depreciation	xxx	
	BORROWINGS		xxxx	xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	xxx
xxx	From Banks	xxx			Less: Depreciation	xxx	

xxx	From Financial Institutions	xxx					
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	COMPUTER & PRINTER	xxx	xxx
	OTHER LIABILITIES		xxxx		Less: Depreciation	xxx	
xxx	Member Bonus	xxx					
xxx	Sundry Creditors	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx
xxx	Patronage Refund	xxx			Less: Depreciation	xxx	
xxx	Co-op. Education Fund	xxx					
xxx	Dividend to Members	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Unpaid Dividend to Govt.	xxx			Less: Depreciation	xxx	
xxx	Election Fund	xxx					
xxx	Remuneration/Audit Fee	xxx		xxx	Other Fixed Assets (As Per Annexure)		xxx
xxx	Audit fee to Govt	xxx					
xxx	Staff Salary	xxx					
xxx	Staff Bonus/Ex-Gratia	xxx			OTHER ASSETS		xxxx
xxx	Staff Gratuity	xxx		xxx	Sundry Debtors	xxx	
xxx	TDS deducted	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Staff Provident Fund	xxx		xxx	Prepaid Expenses	xxx	
xxx	Anamat (As per Annexure)	xxx		xxx	TDS Receivable	xxx	
xxx	Other Liabilities Payable (As per Annexure)	xxx		xxx	Election Deposit	xxx	
				xxx	Staff Provident Fund (Deposit)	xxx	
xxx	PROFIT & LOSS ACCOUNT		Xxxx	xxx	Other Assets Receivable (As per Annexure)	xxx	
	B/f	xxx					
	Add: Current Year Profit	xxx		xxx	PROFIT & LOSS ACCOUNT		xxxx
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx			B/f		
					Add: Current Year Loss		
					Less: Current Year Profit		
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-9 (b) Labourers' Industrial Society

(See Rule 50(1))

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
	To Interest on Borrowings		xxx	By Construction Cost	xxx
xxx	Banks	xxx	xxx	By Interest on Loan	xxx
xxx	Financial Institutions	xxx	xxx	Long Term Loan	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	Medium Term Loan	xxx
xxx	To Cost of Material	xxx	xxx	Short Term Loan	xxx
xxx	To Labour & Transport Expenses	xxx	xxx	Other Loan (As per Annexure)	xxx
xxx	To Machinery Hiring Charges	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Dividend received	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Newspapers & Periodicals	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			

xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	By Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 10 (a) (i) Salary Earners							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	Members xxx Shares of Rs. xxx each	xxx	xxx	xxx	xxx	xxx	xxx
2	Bonus Share issued to Member	xxx	xxx	xxx	xxx	xxx	xxx
3	**RESERVE FUND & OTHER FUND**						
4	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
5	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx

10	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
13	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
14	**GRANTS & SUBSIDY**	xxx	xxx	xxx	xxx	xxx	xxx
15	**DEPOSIT & OTHER ACCOUNT**						
16	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
17	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
18	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
19	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
20	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
21	**BORROWINGS**						
22	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
23	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
24	MAS From Thrift Co-op. Assocation	xxx	xxx	xxx	xxx	xxx	xxx
25	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
26	**INTEREST PAYABLE**						
27	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
28	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
29	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
30	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
31	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
32	Borrowings	xxx	xxx	xxx	xxx	xxx	xxx
33	**DRAS FROM MEMBERS**	xxx	xxx	xxx	xxx	xxx	xxx
34	**NPA PROVISIONING**	xxx	xxx	xxx	xxx	xxx	xxx
35	**OVERDUE INTEREST RESERVE**	xxx	xxx	xxx	xxx	xxx	xxx
36	**OTHER LIABILITIES**						
37	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
38	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
39	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
40	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
41	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
42	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
43	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
44	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
45	TCA DRAS Entrance Fee	xxx	xxx	xxx	xxx	xxx	xxx
46	DRAS Payable to member	xxx	xxx	xxx	xxx	xxx	xxx
47	Bonus on DRAS Payable to member	xxx	xxx	xxx	xxx	xxx	xxx
48	TCA Daith Claim Payable to Member	xxx	xxx	xxx	xxx	xxx	xxx
49	LIC Refund	xxx	xxx	xxx	xxx	xxx	xxx
50	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx

51	Excess Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
52	Excess Int on Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
53	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
54	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
55	**By Interest on Loan**						
56	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
57	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
58	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
59	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx
60	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
61	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
62	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
63	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
64	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
65	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
66	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
67	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
68	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
69	Penal Interest	xxx	xxx	xxx	xxx	xxx	xxx
70	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
71	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
72	Sale of Loan Form	xxx	xxx	xxx	xxx	xxx	xxx
73	Processing Charges	xxx	xxx	xxx	xxx	xxx	xxx
74	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
75	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
76	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
77	NPA recovery	xxx	xxx	xxx	xxx	xxx	xxx
78	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
79	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
80	**BALANCE WITH OTHER BANKS**						
81	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
82	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
83	**INVESTMENTS**						
84	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
85	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
86	Thrift Co-op. Association Share	xxx	xxx	xxx	xxx	xxx	xxx
87	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
88	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
89	**TCA DRAS DEPOSIT**	xxx	xxx	xxx	xxx	xxx	xxx
90	**LOANS & ADVANCES**						
91	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
92	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx

93	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
94	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx
95	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
96	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
97	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
98	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
99	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
100	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
101	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
102	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
103	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
104	**INTEREST RECEIVABLE**						
105	On Loans & Advances	xxx	xxx	xxx	xxx	xxx	xxx
106	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
107	**INTEREST RECEIVABLE (OVERDUE LOAN)**	xxx	xxx	xxx	xxx	xxx	xxx
108	**FIXED ASSETS**						
109	Land	xxx	xxx	xxx	xxx	xxx	xxx
110	Building	xxx	xxx	xxx	xxx	xxx	xxx
111	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
112	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
113	**OTHER ASSETS**						
114	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
115	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
116	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
117	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
118	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
119	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
120	**Interest on Deposit**						
121	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
122	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
123	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
124	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
125	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
126	**Interest on Borrowings**						
127	Banks	xxx	xxx	xxx	xxx	xxx	xxx
128	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
129	MAS from Thrift Co-op. Assocation	xxx	xxx	xxx	xxx	xxx	xxx
130	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
131	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
132	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
133	Pigmy Deposit Agent Comission Paid	xxx	xxx	xxx	xxx	xxx	xxx

134	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
135	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
136	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
137	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
138	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
139	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
140	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
141	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
142	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
143	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
144	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
145	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
146	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
147	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
148	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
149	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
150	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
151	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
152	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
153	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
154	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
155	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
156	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
157	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
158	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
159	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
160	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
161	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
162	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
163	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
164	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
165	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
166	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
167	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
168	NPA Provision	xxx	xxx	xxx	xxx	xxx	xxx
169	Overdue Interest Reserve	xxx	xxx	xxx	xxx	xxx	xxx
170	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
171	Locker Rent	xxx	xxx	xxx	xxx	xxx	xxx
172	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
173	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 10 (a) (i) Salary Earners

Rule 50 (1)

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH & CASH AT BANK		xxx
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand xxx		
	Paid Up Share Capital		xxx		Goa State Co-op. Bank	xxx	
xxx	Members xxx Shares of Rs. xxx each	xxx		xxx	Other Banks (As per Annexure)	xxx	
xxx	Bonus Share issued to Member	xxx		xxx			
	RESERVE FUND & OTHER FUND		xxx		INVESTMENTS		xxx
xxx	Statutory Reserve Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Thrift Co-op. Association Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Co-op. Development Fund	xxx					
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Buidling Fund	xxx		xxx	TCA DRAS DEPOSIT		
xxx	Building Depreciation fund	xxx					
xxx	Dividend Equilisation Fund	xxx			LOANS & ADVANCES		
xxx	Bad & Doubtful Debt Reserve	xxx		xxx	Long Term Loan	xxx	
xxx	Other Reserves (As per Annexure)	xxx		xxx	Medium Term Loan	xxx	
				xxx	Short Term Loan	xxx	
xxx	GRANTS & SUBSIDY		xxx	xxx	Emergency Loan	xxx	

				xxx	Festival Advance	xxx	
	DEPOSIT & OTHER ACCOUNT		xxx	xxx	Staff Advance	xxx	
xxx	Fixed Deposit	xxx		xxx	Loan against FDR	xxx	
xxx	Recurring Deposit	xxx		xxx	Loan against RD	xxx	
xxx	Cumulative Deposit	xxx		xxx	Housing Loan	xxx	
xxx	Other Deposit (As per Annexure)	xxx		xxx	Vehicle Loan	xxx	
	(to be specified)	xxx		xxx	Education Loan	xxx	
	Drass from Members			xxx	Consumer Durable Loan	xxx	
				xxx	Other Loan (As per Annexure)	xxx	xxxx
	BORROWINGS/ LOANS		xxx				
xxx	From Banks	xxx			INTEREST RECEIVABLE		xxx
xxx	From Financial Institutions	xxx		xxx	On Loans & Advances	xxx	
xxx	MAS From Thrift Co-op. Assocation	xxx		xxx	On Investment	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
	(to be specified)			xxx	INTEREST RECEIVABLE (OVERDUE LOAN)		xxx
	INTEREST PAYABLE & BORROWINGS		xxx		FIXED ASSETS		
xxx	Fixed Deposit	xxx					
xxx	Recurring Deposit	xxx		xxx	Land &building		xxx
xxx	Cumulative Deposit	xxx			Less: Depreciation @ 2.5 %		
xxx	Saving Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE		xxx
xxx	Borrowings	xxx			Less: @10%	xxx	
	OTHER LIABILITIES & PROVISIONS		xxx	xxx	COMPUTER & PRINTER	xxx	xxx
xxx	Patronage Refund	xxx			Less: Depreciation @ 33 %	xxx	
xxx	Co-op. Education Fund	xxx					
xxx	Dividend to Members	xxx			OTHER ASSETS		xxx
xxx	Remuneration/Audit Fee	xxx		xxx	Printing & Stationery Stock	xxx	

xxx	Audit fee to Govt	xxx		xxx	Prepaid Expenses	xxx	
xxx	Staff Salary	xxx		xxx	TDS Receivable	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Election Deposit	xxx	
xxx	Staff Gratuity	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	TCA DRAS Entrance Fee	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	DRAS Payable to member	xxx					
xxx	Bonus on DRAS Payable to member	xxx		xxx	PROFIT & LOSS ACCOUNT		xxx
xxx	TCA Daith Claim Payable to Member	xxx			B/f	xxx	
xxx	LIC Refund	xxx			Add: Current Year Loss	xxx	
xxx	TDS deducted	xxx			Less: Current Year Profit	xxx	
xxx	Excess Loan Recovery	xxx					
xxx	Excess Int on Loan Recovery	xxx					
xxx	Staff Provident Fund	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	NPA provision						
xxx	Overdue Interest Reserve						
xxx	PROFIT & LOSS ACCOUNT		xxx				
	B/f	xxx					
	Add: Current Year Profit	xxx					
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx					
xxxxx	TOTAL		xxxx x	xxxxx	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L 10 (a) (i) Salary Earners

Rule 50(1)

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses	Amo unt	Previous Year	Income	Amo unt
	To Interest on Deposit			By Interest on Loan	
xxx	Fixed Deposit	xxx	xxx	Long Term Loan	xxx
xxx	Recurring Deposit	xxx	xxx	Medium Term Loan	xxx
xxx	Cumulative Deposit	xxx	xxx	Short Term Loan	xxx
xxx	Saving Deposit	xxx	xxx	Emergency Loan	xxx
xxx	Other Deposit (As per Annexure)	xxx	xxx	Festival Advance	xxx
xxx	To Pigmy Deposit Agent Comission Paid	xxx	xxx	Staff Advance	xxx
	To Interest on Borrowings		xxx	Housing Loan	xxx
xxx	Banks	xxx	xxx	Vehicle Loan	xxx
xxx	Financial Institutions	xxx	xxx	Education Loan	xxx
xxx	MAS from Thrift Co-op. Assocation	xxx	xxx	Consumer Durable Loan	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	Int. on Other Loan (As per Annexure)	xxx
	To Salaries, Wages & Allowances			Penal Interest	
xxx	Salaries	xxx		Interest on Loan on Deposit	
xxx	To Wages	xxx	xxx	Loan against FDR	
xxx	To Staff Welfare	xxx	xxx	Loan against RD	
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To EPF Administrative Expenses	xxx		Interest on Investment & Bank accounts	xxx
xxx	To Gratuity	xxx	xxx	Interest on Bank FDR	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	Interest on SB Account	xxx
	Adminitrative cost	xxx		Other Receipts	xxx
xxx	To Directors Fees & allowances	xxx	xxx	Sale of Loan Form	xxx
xxx	To Travelling Expenses	xxx	xxx	Processing Charges & Service Charges	xxx
xxx	To Rent, rates & Taxes	xxx	xxx	Commission & Exchange	xxx
xxx	To Insurance	xxx	xxx	Profit on Sale of Assets	xxx
xxx	To Electricity Bill	xxx	xxx	Dividend received	xxx
xxx	To Water Bill	xxx	xxx	NPA recovery	xxx
xxx	To Postage, Telegraph & Xerox	xxx	xxx	Interest overdue Recovered	xxx
xxx	To Telephone Charges	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Printing & Stationery	xxx			

xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx	xxx	To Net Loss	xxx
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Locker Rent	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
	Provision	xxx			
xxx	To Depreciation	xxx			
xxx	To NPA Provision	xxx			
xxx	To Overdue Interest Reserve	xxx			
xxx	Audit fees	xxx			
xxx	Government fees	xxx			
xxx	To Net Profit	xxx			
xxxxx	TOTAL	xxxx x	xxxxx	TOTAL	xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L 10 (a) (ii) Urban Credit							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid Up Share Capital**	xxx	xxx	xxx	xxx	xxx	xxx
2	Bonus Share issued to Member	xxx	xxx	xxx	xxx	xxx	xxx
3	**RESERVE FUND & OTHER FUND**						
4	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
5	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
13	Covid -19 Special Reserve Fund 50%	xxx	xxx	xxx	xxx	xxx	xxx
14	Covid -19 Pendamic Fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
16	**GRANTS, ASSISTANCE & SUBSIDY**	xxx	xxx	xxx	xxx	xxx	xxx
17	**DEPOSIT & OTHER ACCOUNT**						
18	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
19	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
20	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
21	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
22	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
23	**BORROWINGS**						
24	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
25	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
26	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
27	**INTEREST PAYABLE**						
28	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
29	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
30	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
31	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
32	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
33	Borrowings	xxx	xxx	xxx	xxx	xxx	xxx
34	**NPA PROVISIONING**	xxx	xxx	xxx	xxx	xxx	xxx
35	**OVERDUE INTEREST RESERVE**	xxx	xxx	xxx	xxx	xxx	xxx
36	**OTHER LIABILITIES**						
37	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
38	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
39	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
40	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx

41	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
42	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
43	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
44	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
45	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
46	LIC Refund	xxx	xxx	xxx	xxx	xxx	xxx
47	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
48	Excess Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
49	Excess Int on Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
50	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
51	Water Bills Collection Payable	xxx	xxx	xxx	xxx	xxx	xxx
52	Electricity Bills Collection Payable	xxx	xxx	xxx	xxx	xxx	xxx
53	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
54	**BILLS FOR COLLECTION BEING RECEIVABLE AS PER CONTRA**	xxx	xxx	xxx	xxx	xxx	xxx
55	**Branch Adjustment (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
56	**By Interest on Loan**						
57	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
58	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
59	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
60	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx
61	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
62	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
63	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
64	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
65	Loan against Pigmy	xxx	xxx	xxx	xxx	xxx	xxx
66	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
67	Gold Loan	xxx	xxx	xxx	xxx	xxx	xxx
68	Cash Credit Loan	xxx	xxx	xxx	xxx	xxx	xxx
69	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
70	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
71	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
72	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
73	Penal Interest	xxx	xxx	xxx	xxx	xxx	xxx
74	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
75	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
76	Sale of Loan Form	xxx	xxx	xxx	xxx	xxx	xxx
77	Processing Charges	xxx	xxx	xxx	xxx	xxx	xxx
78	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
79	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
80	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
81	NPA recovery	xxx	xxx	xxx	xxx	xxx	xxx
82	Commission on water bill collection	xxx	xxx	xxx	xxx	xxx	xxx
83	Commission on electricity bill collection	xxx	xxx	xxx	xxx	xxx	xxx
84	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx

85	**Cash in Hand**	xxx	xxx	xxx	xxx	xxx	xxx
86	**BALANCE WITH OTHER BANKS**						
87	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
88	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
89	**INVESTMENTS**						
90	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
91	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
92	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
93	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
94	**LOANS & ADVANCES**						
95	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
96	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
97	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
98	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx
99	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
100	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
101	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
102	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
103	Loan against Pigmy	xxx	xxx	xxx	xxx	xxx	xxx
104	Gold Loan	xxx	xxx	xxx	xxx	xxx	xxx
105	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
106	Cash Credit Loan	xxx	xxx	xxx	xxx	xxx	xxx
107	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
108	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
109	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
110	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
111	**INTEREST RECEIVABLE**						
112	On Loans & Advances	xxx	xxx	xxx	xxx	xxx	xxx
113	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
114	**INTEREST RECEIVABLE (OVERDUE LOAN)**	xxx	xxx	xxx	xxx	xxx	xxx
115	**FIXED ASSETS**						
116	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
117	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
118	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
119	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
120	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
121	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
122	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
123	**OTHER ASSETS**						
124	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
125	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
126	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
127	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
128	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
129	Commission on water bill collection	xxx	xxx	xxx	xxx	xxx	xxx

130	Commission on electricity bill collection	xxx	xxx	xxx	xxx	xxx	xxx
131	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
132	**BILLS RECEIVABLE BEING BILL FOR COLLECTION AS PER CONTRA**	xxx	xxx	xxx	xxx	xxx	xxx
133	**Branch Adjustment (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
134	**Interest Paid on Deposits**						
135	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
136	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
137	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
138	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
139	Pigmy Deposit	xxx	xxx	xxx	xxx	xxx	xxx
140	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
141	**Interest on Borrowings**						
142	Banks	xxx	xxx	xxx	xxx	xxx	xxx
143	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
144	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
145	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
146	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
147	Pigmy Deposit Agent Comission Paid	xxx	xxx	xxx	xxx	xxx	xxx
148	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
149	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
150	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
151	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
152	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
153	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
154	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
155	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
156	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
157	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
158	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
159	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
160	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
161	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
162	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
163	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
164	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
165	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
166	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
167	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
168	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
169	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
170	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
171	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
172	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx

173	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
174	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
175	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
176	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
177	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
178	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
179	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
180	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
181	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
182	NPA Provision	xxx	xxx	xxx	xxx	xxx	xxx
183	Overdue Interest Reserve	xxx	xxx	xxx	xxx	xxx	xxx
184	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
185	Locker Rent	xxx	xxx	xxx	xxx	xxx	xxx
186	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
187	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-10 (a) (ii) Urban Credit

Rule 50(1)

Name of the Co-operative Society

Balance Sheet as on 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH & Bank Balances		xxx
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand	xxx	
				xxx	Goa State Co-op. Bank	xxx	
	Paid Up Share Capital			xxx	Other Banks (As per Annexure)	xxx	
xxx	Members xxx Shares of Rs. xxx each	xxx	xxx				
xxx	Bonus Share issued to Member	xxx	xxx		INVESTMENTS		xxx
				xxx	Goa State Co-op. Bank Share	xxx	
	RESERVE FUND & OTHER FUND		xxx	xxx	Goa State Co-op. Union Share	xxx	

xxx	Statutory Reserve Fund	xxx		xxx	FDR with Banks	xxx	
xxx	Deficit Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Common Benefit Fund	xxx		xxx	Bank Guarantee	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	Deposits	xxx	xxx
xxx	Co-op. Development Fund	xxx					
xxx	General Body Welfare Fund	xxx			LOANS & ADVANCES		
xxx	Buidling Fund	xxx		xxx	Personal loan	xxx	
xxx	Bad & Doubtful Debt Reserve	xxx		xxx	Secuvered or Morgagae loan	xxx	
xxx	Other Reserves (As per Annexure)	xxx		xxx	Unsecuvered loan	xxx	
				xxx	Salary deduction loan	xxx	
				xxx	Festival Advance	xxx	
xxx	GRANTS, ASSISTANCE & SUBSIDY		xxx	xxx	Staff Advance	xxx	
				xxx	Housing Loan	xxx	
	DEPOSIT & OTHER ACCOUNT		xxx	xxx	Gold Loan	xxx	
xxx	Fixed Deposit	xxx		xxx	Cash Credit Loan	xxx	
xxx	Recurring Deposit	xxx		xxx	Vehicle Loan	xxx	
xxx	pigmy Deposit	xxx		xxx	Education Loan	xxx	
xxx	Saving Deposit	xxx		xxx	Consumer Durable Loan	xxx	
xxx	Curent Deposit	xxx		xxx	Other Loan (As per Annexure)	xxx	
xxx	Security Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx			Loan againts deposits		xxx
	BORROWINGS		xxx	xxx	Loan against FDR	xxx	
xxx	From Banks	xxx		xxx	Loan against RD	xxx	
xxx	From Financial Institutions	xxx		xxx	Loan against Pigmy	xxx	
xxx	Other Borrowings (As per Annexure)	xxx			Loan on other deposits	xxx	
	Branch Adjustment (As per Annexure)	xxx			Branch Adjustment (As per Annexure)	xxx	
	INTEREST PAYABLE		xxx				
xxx	Fixed Deposit	xxx			FIXED ASSETS		
xxx	Recurring Deposit	xxx					
xxx	Pigmy deposit	xxx		xxx	Land & Building	xxx	xxx
xxx	Other Deposit (As per Annexure)	xxx		xxx	Less: Depreciation @2.5%	xxx	
xxx	Borrowings	xxx					
				xxx	DEAD STOCK, FURNITURE & FIXTURE	xxx	
	OTHER LIABILITIES &		xxx		Less: Depreciation	xxx	xxx

	Provisions				@10%		
xxx	Patronage Refund	xxx					
xxx	Co-op. Education Fund	xxx			COMPUTER & PRINTER	xxx	
xxx	Dividend to Members	xxx		xxx	Less: Depreciation @ 33 %	xxx	xxx
xxx	Election Fund	xxx					
xxx	Remuneration/Audit Fee	xxx			COMPUTER SOFTWARE		
xxx	Audit fee to Govt	xxx		xxx	Less: Depreciation @ 33 %		xxx
xxx	Staff Salary payable	xxx		xxx		xxx	
xxx	Staff Bonus/Ex-Gratia	xxx			VEHICLES	xxx	
xxx	Staff Gratuity	xxx		xxx	Less: Depreciation 10%		xxx
xxx	LIC Refund	xxx					
xxx	TDS deducted	xxx			ELECTRICAL FITTINGS	xxx	
xxx	Excess Loan Recovery	xxx		xxx	Less: Depreciation 10%	xxx	xxx
xxx	Staff Provident Fund	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx			OTHER ASSETS	xxx	XXX
xxx	NPA Provision			xxx	Interest receivable	xxx	
	Overdue interest provision			xxx	Interest receivable on investment	xxx	
xxx			xxx	xxx	Printing & Stationery Stock	xxx	
	PROFIT & LOSS ACCOUNT		xxx	xxx	Prepaid Expenses	xxx	
xxx	B/f	xxx	xxx	xxx	TDS Receivable	xxx	
	Add: Current Year Profit	xxx	xxx	xxx	Election Deposit	xxx	
	Less: Appropriation	xxx	xxx	xxx	Staff Provident Fund (Deposit)	xxx	
	Less: Current Year Loss	xx	xxx	xxx	Commission on water bill collection	xx	
				xxx	Commission on electricity bill collection	xxx	
			xxx		Other Assets Receivable (As per Annexure)	xxx	
			xxx				
			xxx		PROFIT & LOSS ACCOUNT	xxx	xxx
					B/f	xxx	
				xxx	Add: Current Year Loss	xxx	
				xxx	Less: Current Yes Profit		
							xxx
xxxxx	TOTAL		xxxx x	xxxxx	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 10 (a) (ii) Urban Credit

Rule 50(1)

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses	Amo unt	Previous Year	Income	Amo unt
	To Interest Paid on Deposits			By Interest on Loan & advances	
xxx	Fixed Deposit	xxx	xxx	Personal loan	xxx
xxx	Recurring Deposit	xxx	xxx	Secuvered or Morgagae loan	xxx
xxx	Cumulative Deposit	xxx	xxx	Unsecuvered loan	xxx
xxx	Saving Deposit	xxx	xxx	Salary deduction loan	xxx
xxx	Pigmy Deposit	xxx	xxx	Festival Advance	xxx
xxx	Other Deposit (As per Annexure)	xxx	xxx	Staff Advance	xxx
xxx	To Pigmy Deposit Agent Comission Paid	xxx	xxx	Housing Loan	xxx
xxx	Interest on Branch adjusments	xxx	xxx	Gold Loan	xxx
xxx	To Interest on Borrowings	xxx	xxx	Cash Credit Loan	xxx
xxx	Banks	xxx	xxx	Vehicle Loan	xxx
xxx	Financial Institutions	xxx	xxx	Education Loan	xxx
	Other Borrowings (As per Annexure)		xxx	Consumer Durable Loan	xxx
xxx	To salaries &wages	xxx	xxx	Other Loan (As per Annexure)	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	Penal Interest	xxx
xxx	To Staff Welfare	xxx	xxx	Interest on Loans against deposit	xxx
xxx	To Gratuity & ESI	xxx	xxx	Loan against FDR	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	Loan against RD	xxx
xxx	To Provident Fund (Society Contribution)	xxx		Loan against Pigmy	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	Loan on other deposits	xxx

	To Medical expenses			Interest on Investment & Bank Accounts	
			xxx	By Interest on SB Account	xxx
xxx	Adminitrative exp.	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Directors Fees & allowances			By Dividend received	
xxx	To Travelling Expenses	xxx		Other receipts	
xxx	To Rent, rates & Taxes	xxx	xxx	By Sale of Loan Form	xxx
xxx	To Insurance	xxx	xxx	By Processing 7 service Charges	xxx
xxx	To Electricity & water supply bill	xxx	xxx	By Commission & Exchange	xxx
xxx	To Postage, Telegraph & Xerox	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Telephone Charges	xxx	xxx	By NPA recovery	xxx
xxx	To Printing & Stationery	xxx	xxx	By Interest overdue reserve	xxx
xxx	To Refreshment & Hospitality	xxx	xxx	By Commission on water bill collection	xxx
xxx	To Books , Periodicals & Subscription fees	xxx	xxx	By Commission on electricity bill collection	xxx
xxx	To Repair & Maintenance	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Advertisement	xxx			
xxx	To AGBM & Meeting Expenses	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax/Audit fees	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Election expenses	xxx			
xxx	To Bank Charges	xxx	xxx	To Net Loss	xxx
xxx	To Honorarium /Remuneration	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Bad debts Written Off	xxx			
xxx	To Locker Rent	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	Provision	xxx			
	To Depreciation	xxx			
xxx	Audit fees provision	xxx			
xxx	To NPA Provision	xxx			

xxx	To Overdue Interest	xxx			
	To Net Profit				
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 10 (b) Non-credit							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
2	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
4	**RESERVE FUND & OTHER FUND**						
5	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
13	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
14	Price fluctuation fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Govt. Share Cont. Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Govt. Share Cap. Red.Fund	xxx	xxx	xxx	xxx	xxx	xxx
17	Risk Fund	xxx	xxx	xxx	xxx	xxx	xxx
18	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
19	**GRANTS, ASSISTANCE & SUBSIDY**						
20	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx

21	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
22	Furniture & Fixture	xxx	xxx	xxx	xxx	xxx	xxx
23	**BORROWINGS**						
24	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
25	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
26	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
27	**INTEREST PAYABLE**						
28	Borrowings	xxx	xxx	xxx	xxx	xxx	xxx
29	**OTHER LIABILITIES**						
30	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
31	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
32	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
33	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
34	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
35	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
36	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
37	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
38	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
39	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
40	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
41	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
42	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
43	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
44	GST Payable	xxx	xxx	xxx	xxx	xxx	xxx
45	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
46	**By Sales (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
47	**By Closing Stock (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
48	By Contract Receipts	xxx	xxx	xxx	xxx	xxx	xxx
49	By Other Income (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
50	By Rent received	xxx	xxx	xxx	xxx	xxx	xxx
51	By Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
52	By Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
53	By Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
54	By Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
55	By Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
56	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
57	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
58	**BALANCE WITH OTHER BANKS**						
59	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
60	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
61	**INVESTMENTS**						
62	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
63	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx

64	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
65	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
66	**INTEREST RECEIVABLE**						
67	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
68	**FIXED ASSETS**						
69	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
70	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
71	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
72	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
73	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
74	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
75	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
76	**OTHER ASSETS**						
77	Closing Stock	xxx	xxx	xxx	xxx	xxx	xxx
78	Sundry Debtors	xxx	xxx	xxx	xxx	xxx	xxx
79	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
80	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
81	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
82	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
83	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
84	Shop Rent Receivable	xxx	xxx	xxx	xxx	xxx	xxx
85	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
86	**Purchases (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
87	Wages	xxx	xxx	xxx	xxx	xxx	xxx
88	Freight and transportation	xxx	xxx	xxx	xxx	xxx	xxx
89	Octroi Duty	xxx	xxx	xxx	xxx	xxx	xxx
90	Loss of Goods by Fire/Damages	xxx	xxx	xxx	xxx	xxx	xxx
91	**Interest on Borrowings**						
92	Banks	xxx	xxx	xxx	xxx	xxx	xxx
93	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
94	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
95	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
96	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
97	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
98	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
99	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
100	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
101	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
102	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
103	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
104	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
105	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx

106	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
107	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
108	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
109	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
110	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
111	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
112	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
113	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
114	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
115	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
116	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
117	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
118	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
119	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
120	TAudit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
121	TFiling of Returns	xxx	xxx	xxx	xxx	xxx	xxx
122	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
123	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
124	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
125	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
126	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
127	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
128	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
129	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
130	labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
131	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
132	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
133	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
134	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
135	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-10 (b) Non-credit

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Government Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			INTEREST RECEIVABLE		xxx
xxx	Dividend Equilisation Fund	xxx		xxx	On Investment	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	Bad & Doubtful Debt Reserve	xxx					
xxx	Price fluctuation fund	xxx			FIXED ASSETS		
xxx	Govt. Share Cont. Fund	xxx		xxx	Land		xxx
xxx	Govt. Share Cap. Red.Fund	xxx					
xxx	Risk Fund	xxx		xxx	Building/Premises	xxx	xxx
xxx	Other Reserves (As per Annexure)	xxx			Less: Depreciation	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		xxx	xxx	DEAD STOCK, FURNITURE & FIXTURE		xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation		
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
					Less: Depreciation	xxx	
	BORROWINGS		xxx				
xxx	From Banks	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx

xxx	From Financial Institutions	xxx			Less: Depreciation	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	VEHICLES	xxx	xxx
	INTEREST PAYABLE		xxx		Less: Depreciation	xxx	
xxx	Borrowings	xxx					
				xxx	ELECTRICAL FITTINGS	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx			OTHER ASSETS		xxx
xxx	Co-op. Education Fund	xxx		xxx	Closing Stock	xxx	
xxx	Dividend to Members	xxx		xxx	Sundry Debtors	xxx	
xxx	Unpaid Dividend to Govt.	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Election Fund	xxx		xxx	Prepaid Expenses	xxx	
xxx	Remuneration/Audit Fee	xxx		xxx	TDS Receivable	xxx	
xxx	Audit fee to Govt	xxx		xxx	Election Deposit	xxx	
xxx	Staff Salary	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Staff Gratuity	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	TDS deducted	xxx					
xxx	Staff Provident Fund	xxx					
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	PROFIT & LOSS ACCOUNT		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx x	TOTAL		xxxxx	xxxxx	TOTAL		xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-10 (b) Non-credit

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
xxx	As per Annexure	xxx		By Sales	
			xxx	As per Annexure	xxx
	To Purchases				
xxx	As per Annexure	xxx			
xx	To Wages	xx		By Closing Stock	
xx	To Freight and transportation	xx	xxx	As per Annexure	xxx
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings		xxx	By Contract Receipts	xxx
xxx	Banks	xxx	xxx	By Other Income (As per Annexure)	xxx
xxx	Financial Institutions	xxx	xxx	By Rent received	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Commission & Exchange	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Profit on Sale of Assets	xxx

xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Dividend received	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 10 (c) Service, Multipurpose							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
2	Members Shares Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
4	**RESERVE FUND & OTHER FUND**						
5	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
13	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
14	Price fluctuation fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Govt. Share Cont. Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Govt. Share Cap. Red.Fund	xxx	xxx	xxx	xxx	xxx	xxx
17	Risk Fund	xxx	xxx	xxx	xxx	xxx	xxx
18	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
19	**GRANTS, ASSISTANCE & SUBSIDY**						
20	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
21	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
22	Furniture & Fixture	xxx	xxx	xxx	xxx	xxx	xxx
23	**DEPOSIT & OTHER ACCOUNT**						
24	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
25	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
26	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
27	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
28	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx

29	**BORROWINGS**						
30	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
31	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
32	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
33	**INTEREST PAYABLE**						
34	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
35	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
36	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
37	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
38	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
39	Borrowings	xxx	xxx	xxx	xxx	xxx	xxx
40	**NPA PROVISIONING**	xxx	xxx	xxx	xxx	xxx	xxx
41	**OVERDUE INTEREST RESERVE**	xxx	xxx	xxx	xxx	xxx	xxx
42	**OTHER LIABILITIES**						
43	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
44	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
45	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
46	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
47	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
48	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
49	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
50	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
51	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
52	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
53	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
54	LIC Refund	xxx	xxx	xxx	xxx	xxx	xxx
55	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
56	Excess Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
57	Excess Int on Loan Recovery	xxx	xxx	xxx	xxx	xxx	xxx
58	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
59	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
60	Water Bills Collection Payable	xxx	xxx	xxx	xxx	xxx	xxx
61	Electricity Bills Collection Payable	xxx	xxx	xxx	xxx	xxx	xxx
62	GST Payable	xxx	xxx	xxx	xxx	xxx	xxx
63	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
64	**Branch Adjustment (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
65	**Sales**						
66	Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
67	Non Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
68	**Closing Stock**						
69	Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
70	Non Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
71	**Interest on Loan**						
72	Agriculture Loan	xxx	xxx	xxx	xxx	xxx	xxx

73	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
74	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
75	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
76	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx
77	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
78	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
79	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
80	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
81	Loan against Pigmy	xxx	xxx	xxx	xxx	xxx	xxx
82	Gold Loan	xxx	xxx	xxx	xxx	xxx	xxx
83	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
84	Cash Credit Loan	xxx	xxx	xxx	xxx	xxx	xxx
85	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
86	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
87	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
88	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
89	Penal Interest	xxx	xxx	xxx	xxx	xxx	xxx
90	Rent received	xxx	xxx	xxx	xxx	xxx	xxx
91	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
92	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
93	Sale of Loan Form	xxx	xxx	xxx	xxx	xxx	xxx
94	Processing Charges	xxx	xxx	xxx	xxx	xxx	xxx
95	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
96	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
97	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
98	NPA recovery	xxx	xxx	xxx	xxx	xxx	xxx
99	Commission on water bill collection	xxx	xxx	xxx	xxx	xxx	xxx
100	Commission on electricity bill collection	xxx	xxx	xxx	xxx	xxx	xxx
101	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
102	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
103	**BALANCE WITH OTHER BANKS**						
104	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
105	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
106	**INVESTMENTS**						
107	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
108	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
109	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
110	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
111	**LOANS & ADVANCES**						
112	Agriculture Loan	xxx	xxx	xxx	xxx	xxx	xxx
113	Long Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
114	Medium Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
115	Short Term Loan	xxx	xxx	xxx	xxx	xxx	xxx
116	Emergency Loan	xxx	xxx	xxx	xxx	xxx	xxx

117	Festival Advance	xxx	xxx	xxx	xxx	xxx	xxx
118	Staff Advance	xxx	xxx	xxx	xxx	xxx	xxx
119	Loan against FDR	xxx	xxx	xxx	xxx	xxx	xxx
120	Loan against RD	xxx	xxx	xxx	xxx	xxx	xxx
121	Loan against Pigmy	xxx	xxx	xxx	xxx	xxx	xxx
122	Housing Loan	xxx	xxx	xxx	xxx	xxx	xxx
123	Gold Loan	xxx	xxx	xxx	xxx	xxx	xxx
124	Cash Credit Loan	xxx	xxx	xxx	xxx	xxx	xxx
125	Vehicle Loan	xxx	xxx	xxx	xxx	xxx	xxx
126	Education Loan	xxx	xxx	xxx	xxx	xxx	xxx
127	Consumer Durable Loan	xxx	xxx	xxx	xxx	xxx	xxx
128	Other Loan (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
129	**INTEREST RECEIVABLE**						
130	On Loans & Advances	xxx	xxx	xxx	xxx	xxx	xxx
131	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
132	**INTEREST RECEIVABLE (OVERDUE LOAN)**	xxx	xxx	xxx	xxx	xxx	xxx
133	**FIXED ASSETS**						
134	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
135	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
136	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
137	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
138	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
139	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
140	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
141	**OTHER ASSETS**	xxx	xxx	xxx	xxx	xxx	xxx
142	Closing Stock	xxx	xxx	xxx	xxx	xxx	xxx
143	Sundry Debtors	xxx	xxx	xxx	xxx	xxx	xxx
144	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
145	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
146	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
147	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
148	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
149	Shop Rent Receivable	xxx	xxx	xxx	xxx	xxx	xxx
150	Commission on water bill collection	xxx	xxx	xxx	xxx	xxx	xxx
151	Commission on electricity bill collection	xxx	xxx	xxx	xxx	xxx	xxx
152	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
153	**Branch Adjustment (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
154	Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
155	Non Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
156	**Purchases**						
157	Controlled Commodities	xxx	xxx	xxx	xxx	xxx	xxx
158	Non Controlled Commodities xxx	xxx	xxx	xxx	xxx	xxx	xxx

159	Wages	xxx	xxx	xxx	xxx	xxx	xxx
160	Freight and transportation	xxx	xxx	xxx	xxx	xxx	xxx
161	Octroi Duty	xxx	xxx	xxx	xxx	xxx	xxx
162	Loss of Goods by Fire/Damages	xxx	xxx	xxx	xxx	xxx	xxx
163	**Interest Paid on Deposits**						
164	Fixed Deposit	xxx	xxx	xxx	xxx	xxx	xxx
165	Recurring Deposit	xxx	xxx	xxx	xxx	xxx	xxx
166	Cumulative Deposit	xxx	xxx	xxx	xxx	xxx	xxx
167	Saving Deposit	xxx	xxx	xxx	xxx	xxx	xxx
168	Pigmy Deposit	xxx	xxx	xxx	xxx	xxx	xxx
169	Other Deposit (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
170	**Interest on Borrowings**						
171	Banks	xxx	xxx	xxx	xxx	xxx	xxx
172	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
173	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
174	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
175	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
176	Pigmy Deposit Agent Comission Paid	xxx	xxx	xxx	xxx	xxx	xxx
177	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
178	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
179	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
180	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
181	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
182	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
183	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
184	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
185	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
186	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
187	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
188	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
189	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
190	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
191	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
192	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
193	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
194	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
195	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
196	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
197	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
198	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
199	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
200	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
201	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
202	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx

203	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
204	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
205	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
206	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
207	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
208	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
209	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
210	labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
211	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
212	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
213	NPA Provision	xxx	xxx	xxx	xxx	xxx	xxx
214	Overdue Interest Reserve	xxx	xxx	xxx	xxx	xxx	xxx
215	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
216	Locker Rent	xxx	xxx	xxx	xxx	xxx	xxx
217	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
218	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-10 (c) Service, Multipurpose

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Government Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxx				

xxx	Statutory Reserve Fund	xxx			INVESTMENTS		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			LOANS & ADVANCES		xxx
xxx	Dividend Equilisation Fund	xxx		xxx	Agriculture Loan	xxx	
xxx	Co-op. Development Fund			xxx			
xxx	Bad & Doubtful Debt Reserve	xxx		xxx	Long Term Loan	xxx	
xxx	Price fluctuation fund	xxx		xxx	Medium Term Loan	xxx	
xxx	Govt. Share Cont. Fund	xxx		xxx	Short Term Loan	xxx	
xxx	Govt. Share Cap. Red.Fund	xxx		xxx	Emergency Loan	xxx	
xxx	Risk Fund	xxx		xxx	Festival Advance	xxx	
xxx	Other Reserves (As per Annexure)	xxx		xxx	Staff Advance	xxx	
				xxx	Loan against FDR	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		xxx	xxx	Loan against RD	xxx	
xxx	Govt. Viable Subsidy	xxx		xxx	Loan against Pigmy	xxx	
xxx	Managerial Subsidy	xxx		xxx	Housing Loan	xxx	
xxx	Furniture & Fixture	xxx		xxx	Gold Loan	xxx	
				xxx	Cash Credit Loan	xxx	
	DEPOSIT & OTHER ACCOUNT		xxx	xxx	Vehicle Loan	xxx	
xxx	Fixed Deposit	xxx		xxx	Education Loan	xxx	
xxx	Recurring Deposit	xxx		xxx	Consumer Durable Loan	xxx	
xxx	Cumulative Deposit	xxx		xxx	Other Loan (As per Annexure)	xxx	
xxx	Saving Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx			INTEREST RECEIVABLE		xxx
				xxx	On Loans & Advances	xxx	
	BORROWINGS		xxx	xxx	On Investment	xxx	
xxx	From Banks	xxx					
xxx	From Financial Institutions	xxx		xxx	INTEREST RECEIVABLE (OVERDUE LOAN)		xxx
xxx	Other Borrowings (As per Annexure)	xxx					
					FIXED ASSETS		
	INTEREST PAYABLE		xxx	xxx	Land		xxx

xxx	Fixed Deposit	xxx					
xxx	Recurring Deposit	xxx		xxx	Building/Premises	xxx	xxx
xxx	Cumulative Deposit	xxx			Less: Depreciation	xxx	
xxx	Saving Deposit	xxx					
xxx	Other Deposit (As per Annexure)	xxx		xxx	DEAD STOCK. FURNITURE & FIXTURE		xxx
xxx	Borrowings	xxx			Less: Depreciation		
xxx	NPA PROVISIONING		xxx	xxx	COMPUTER & PRINTER	xxx	xxx
					Less: Depreciation	xxx	
xxx	OVERDUE INTEREST RESERVE		xxx				
				xxx	COMPUTER SOFTWARE	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx		xxx	VEHICLES	xxx	xxx
xxx	Co-op. Education Fund	xxx			Less: Depreciation	xxx	
xxx	Dividend to Members	xxx					
xxx	Unpaid Dividend to Govt.	xxx		xxx	ELECTRICAL FITTINGS	xxx	xxx
xxx	Election Fund	xxx			Less: Depreciation	xxx	
xxx	Remuneration/Audit Fee	xxx					
xxx	Audit fee to Govt	xxx			OTHER ASSETS		xxx
xxx	Staff Salary	xxx		xxx	Closing Stock	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Sundry Debtors	xxx	
xxx	Staff Gratuity	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	LIC Refund	xxx		xxx	Prepaid Expenses	xxx	
xxx	TDS deducted	xxx		xxx	TDS Receivable	xxx	
xxx	Excess Loan Recovery	xxx		xxx	Election Deposit	xxx	
xxx	Excess Int on Loan Recovery	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Staff Provident Fund	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Anamat (As per Annexure)	xxx		xxx	Commission on water bill collection	xxx	
xxx	Water Bills Collection Payable	xxx		xxx	Commission on electricity bill collection	xxx	
xxx	Electricity Bills Collection Payable	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	GST Payable	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	Branch Adjustment (As per Annexure)		xxx	xxx	Branch Adjustment (As per Annexure)		xxx

xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	PROFIT & LOSS ACCOUNT		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-10 (c) Service, Multipurpose

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
xxx	Controlled Commodities	xxx		By Sales	
xxx	Non Controlled Commodities	xxx	xxx	Controlled Commodities	xxx
	To Purchases		xxx	Non Controlled Commodities xxx	xxx
xxx	Controlled Commodities	xxx		Less: Return xx	
xxx	Non Controlled Commodities xxx	xxx			
	Less: Return xx			By Closing Stock	
			xxx	Controlled Commodities	xxx
xx	To Wages	xx	xxx	Non Controlled Commodities	xxx
xx	To Freight and transportation	xx			
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest Paid on Deposits			By Interest on Loan	
xxx	Fixed Deposit	xxx	xxx	Agriculture Loan	xxx
xxx	Recurring Deposit	xxx	xxx	Long Term Loan	xxx
xxx	Cumulative Deposit	xxx	xxx	Medium Term Loan	xxx
xxx	Saving Deposit	xxx	xxx	Short Term Loan	xxx
xxx	Pigmy Deposit	xxx	xxx	Emergency Loan	xxx
xxx	Other Deposit (As per Annexure)	xxx	xxx	Festival Advance	xxx
			xxx	Staff Advance	xxx
	To Interest on Borrowings		xxx	Loan against FDR	xxx
xxx	Banks	xxx	xxx	Loan against RD	xxx
xxx	Financial Institutions	xxx	xxx	Loan against Pigmy	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	Gold Loan	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	Housing Loan	xxx
xxx	To Staff Welfare	xxx	xxx	Cash Credit Loan	xxx
xxx	To Pigmy Deposit Agent Comission Paid	xxx	xxx	Vehicle Loan	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	Education Loan	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	Consumer Durable Loan	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	Other Loan (As per Annexure)	xxx
xxx	To Gratuity	xxx	xxx	Penal Interest	xxx
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx	xxx	By Rent received	xxx
xxx	To Rent, rates & Taxes	xxx	xxx	By Interest on SB Account	xxx
xxx	To Insurance	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Electricity Bill	xxx	xxx	By Sale of Loan Form	xxx

xxx	To Water Bill	xxx	xxx	By Processing Charges	xxx
xxx	To Postage, Telegraph & Xerox	xxx	xxx	By Commission & Exchange	xxx
xxx	To Telephone Charges	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Printing & Stationery	xxx	xxx	By Dividend received	xxx
xxx	To Refreshment & Hospitality	xxx	xxx	By NPA recovery	xxx
xxx	To Books & Periodicals	xxx	xxx	By Commission on water bill collection	xxx
xxx	To Repair & Maintenance	xxx	xxx	By Commission on electricity bill collection	xxx
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	xxx			
xxx	To Subscription Fees	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			-
xxx	To NPA Provision	xxx			
xxx	To Overdue Interest Reserve	xxx			
xxx	To Depreciation	xxx			
xxx	To Locker Rent	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 11 (a) Lift Irrigation Society							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
2	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	**RESERVE FUND & OTHER FUND**						
4	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
5	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	**GOVT.GRANTS, ASSISTANCE & SUBSIDY**						
9	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
10	Other (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
11	**BORROWINGS**						
12	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
13	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
14	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
15	**OTHER LIABILITIES**						
16	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
17	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
18	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
19	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
20	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
21	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
22	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
23	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
24	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
25	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
26	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
27	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx

28	Contract Receipt (Govt)	xxx	xxx	xxx	xxx	xxx	xxx
29	Pani Patti Receipt (Members)	xxx	xxx	xxx	xxx	xxx	xxx
30	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
31	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
32	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
33	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
34	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
35	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
36	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
37	**BALANCE WITH OTHER BANKS**						
38	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
39	**Other Banks (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
40	**INVESTMENTS**						
41	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
42	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
43	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
44	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
45	**INTEREST RECEIVABLE ON INVESTMENT**	xxx	xxx	xxx	xxx	xxx	xxx
46	**FIXED ASSETS**	xxx	xxx	xxx	xxx	xxx	xxx
47	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
48	**OTHER ASSETS**	xxx	xxx	xxx	xxx	xxx	xxx
49	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
50	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
51	Transportation Expenses	xxx	xxx	xxx	xxx	xxx	xxx
52	Service charges	xxx	xxx	xxx	xxx	xxx	xxx
53	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
54	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
55	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
56	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
57	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
58	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
59	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
60	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
61	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
62	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
63	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
64	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
65	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
66	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
67	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
68	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
69	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
70	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx

71	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
72	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
73	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
74	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
75	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
76	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
77	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
78	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
79	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
80	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
81	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
82	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
83	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
84	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
85	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
86	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
87	Labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
88	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
89	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
90	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
91	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
92	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-11 (a) Lift Irrigation Society

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		Xxx
	Paid up Share Capital						

xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)		xxxx
	RESERVE FUND & OTHER FUND		xxxx				
xxx	Statutory Reserve Fund	xxx					
xxx	Deficit Fund	xxx			INVESTMENTS		
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
					FDR with Banks	xxx	
xxx	Co-op. Development Fund	xxx					
	GOVT.GRANTS, ASSISTANCE & SUBSIDY			xxx	Other Investment (As per Annexure)	xxx	xxxx
xxx	Repair & Maintenance	xxx					
xxx	Other (As per Annexure)	xxx	xxxx		INTEREST RECEIVABLE		
				xxx	On Investment		Xxx
	BORROWINGS						
xxx	From Banks	xxx			FIXED ASSETS		
xxx	From Financial Institutions	xxx					
xxx	Other Borrowings (As per Annexure)	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE		
					Less: Depreciation	xxx	Xxx
	OTHER LIABILITIES						
xxx	Election Fund	xxx		xxx	OTHER ASSETS		
xxx	Remuneration/Audit Fee	xxx			Election Deposit	xxx	
xxx	Audit fee to Govt	xxx			Other Assets Receivable (As per Annexure)	xxx	Xxx x
xxx	Staff Salary	xxx					
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx					
xxx	Co-op. Education Fund	xxx					
xxx	Dividend to Members	xxx					
xxx	Unpaid Dividend to Govt.	xxx					
xxx	Election Fund	xxx		xxx			
xxx	Anamat (As per Annexure)	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx	xxxx				
				xxx	PROFIT & LOSS ACCOUNT		Xxx x
	PROFIT & LOSS ACCOUNT				B/f		
xxx	B/f	xxx			Add: Current Year Loss		
	Add: Current Year Profit	xxx		xxx	Less: Current Year Profit		
	Less: Appropriation	xxx					

	Less: Current Year Loss	xxx	xxxx				
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-11 (a) Lift Irrigation Society

(See Rule 50(1))

Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Transportation Expenses	xxx	xxx	By Contract Receipt (Govt) xxx	xxx
xxx	To Service charges	xxx		Less: L.Y. Receivable xx	
xxx	To Salaries, Wages & Allowances	xxx		Add: C.Y. Receivable xx	
xxx	To Staff Welfare	xxx	xxx	By Pani Patti Receipt (Members)	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Interest on SB Account	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	By Commission & Exchange	xxx
xxx	To Gratuity	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Directors Fees & allowances	xxx	xxx	By Dividend received	xxx
xxx	To Travelling Expenses	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			

xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	By Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L 11 (b) Flow Irrigation Society							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	Opening		Current Transactions		Balance	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
2	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
4	**RESERVE FUND & OTHER FUND**						
5	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	**GOVT.GRANTS, ASSISTANCE & SUBSIDY**						
10	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
11	Other (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
12	**BORROWINGS**						
13	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
14	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
15	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
16	**OTHER LIABILITIES**						
17	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
18	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
19	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
20	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
21	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
22	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
23	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
24	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
25	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
26	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
27	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
28	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
29	Contract Receipt (Govt)	xxx	xxx	xxx	xxx	xxx	xxx
30	Pani Patti Receipt (Members)	xxx	xxx	xxx	xxx	xxx	xxx
31	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
32	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
33	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
34	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
35	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
36	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
37	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx

38	**BALANCE WITH OTHER BANKS**						
39	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
40	**Other Banks (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
41	**INVESTMENTS**						
42	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
43	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
44	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
45	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
46	**INTEREST RECEIVABLE ON INVESTMENT**	xxx	xxx	xxx	xxx	xxx	xxx
47	**FIXED ASSETS**	xxx	xxx	xxx	xxx	xxx	xxx
48	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
49	**OTHER ASSETS**	xxx	xxx	xxx	xxx	xxx	xxx
50	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
51	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
52	Transportation Expenses	xxx	xxx	xxx	xxx	xxx	xxx
53	Service charges	xxx	xxx	xxx	xxx	xxx	xxx
54	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
55	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
56	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
57	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
58	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
59	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
60	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
61	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
62	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
63	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
64	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
65	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
66	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
67	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
68	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
69	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
70	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
71	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
72	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
73	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
74	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
75	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
76	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
77	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
78	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
79	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
80	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx

81	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
82	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
83	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
84	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
85	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
86	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
87	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
88	Labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
89	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
90	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
91	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
92	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
93	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-(11) (b) Flow Irrigation Society

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital						
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)		xxxx
	RESERVE FUND & OTHER FUND		xxxx				
xxx	Statutory Reserve Fund	xxx					
xxx	Deficit Fund	xxx			INVESTMENTS		
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	

xxx	Co-op. Development Fund	xxx					
					FDR with Banks	xxx	
	GOVT.GRANTS, ASSISTANCE & SUBSIDY			xxx	Other Investment (As per Annexure)	xxx	xxxx
xxx	Repair & Maintenance	xxx					
xxx	Other (As per Annexure)	xx	xxxx		INTEREST RECEIVABLE		
				xxx	On Investment		xxx
	BORROWINGS						
xxx	From Banks	xxx			FIXED ASSETS		
xxx	From Financial Institutions	xxx					
xxx	Other Borrowings (As per Annexure)	xxx		xxx	DEAD STOCK, FURNITURE & FIXTURE		
					Less: Depreciation	xxx	xxx
	OTHER LIABILITIES						
xxx	Election Fund	xx		xxx	OTHER ASSETS		
xxx	Remuneration/Audit Fee	xx			Election Deposit	xxx	
xxx	Audit fee to Govt	xx			Other Assets Receivable (As per Annexure)	xxx	xxx x
xxx	Staff Salary	xxx					
xxx	Sundry Creditors	xx					
xxx	Patronage Refund	xxx					
xxx	Co-op. Education Fund	xx					
xxx	Dividend to Members	xx					
xxx	Unpaid Dividend to Govt.	xxx					
xxx	Election Fund	xxx		xxx			
xxx	Anamat (As per Annexure)	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx	xxxx				
				xxx	PROFIT & LOSS ACCOUNT		xxxx
	PROFIT & LOSS ACCOUNT				B/f		
xxx	B/f	xxx			Add: Current Year Loss		
	Add: Current Year Profit	xxx		xxx	Less: Current Year Profit		
	Less: Appropriation	xxx					
	Less: Current Year Loss	xxx	xxxx				
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

FORM L-(11) (b) Flow Irrigation Society
(See Rule 50(1))
Name of the Co-operative Society

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Transportation Expenses	xxx	xxx	By Contract Receipt (Govt) xxx	xxx
xxx	To Service charges	xxx		Less: L.Y. Receivable xx	
xxx	To Salaries, Wages & Allowances	xxx		Add: C.Y. Receivable xx	
xxx	To Staff Welfare	xxx	xxx	By Pani Patti Receipt (Members)	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Interest on SB Account	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx	xxx	By Commission & Exchange	xxx
xxx	To Gratuity	xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To Directors Fees & allowances	xxx	xxx	By Dividend received	xxx
xxx	To Travelling Expenses	xxx	xxx	By Other Receipts (As per Annexure)	xxx
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			

xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	By Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 12 (a) General Social							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
2	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
4	**RESERVE FUND & OTHER FUND**						
5	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx

7	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
13	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
14	Price fluctuation fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Govt. Share Cont. Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Govt. Share Cap. Red.Fund	xxx	xxx	xxx	xxx	xxx	xxx
17	Risk Fund	xxx	xxx	xxx	xxx	xxx	xxx
18	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
19	**GRANTS, ASSISTANCE & SUBSIDY**						
20	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
21	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
22	Furniture & Fixture	xxx	xxx	xxx	xxx	xxx	xxx
23	**BORROWINGS**						
24	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
25	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
26	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
27	**INTEREST PAYABLE ON BORROWINGS**	xxx	xxx	xxx	xxx	xxx	xxx
28	**OTHER LIABILITIES**						
29	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
30	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
31	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
32	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
33	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
34	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
35	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
36	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
37	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
38	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
39	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
40	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
41	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
42	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
43	GST Payable	xxx	xxx	xxx	xxx	xxx	xxx
44	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
45	**By Sales (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
46	**By Closing Stock (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
47	By Contract Receipts	xxx	xxx	xxx	xxx	xxx	xxx
48	By Other Income (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx

49	By Rent received	xxx	xxx	xxx	xxx	xxx	xxx
50	By Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
51	By Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
52	By Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
53	By Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
54	By Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
55	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
56	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
57	**BALANCE WITH OTHER BANKS**						
58	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
59	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
60	**INVESTMENTS**						
61	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
62	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
63	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
64	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
65	**INTEREST RECEIVABLE**						
66	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
67	**FIXED ASSETS**						
68	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
69	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
70	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
71	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
72	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
73	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
74	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
75	**OTHER ASSETS**						
76	Closing Stock	xxx	xxx	xxx	xxx	xxx	xxx
77	Sundry Debtors	xxx	xxx	xxx	xxx	xxx	xxx
78	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
79	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
80	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
81	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
82	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
83	Shop Rent Receivable	xxx	xxx	xxx	xxx	xxx	xxx
84	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
85	**Opening Stock (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
86	**Purchases (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
87	Wages	xxx	xxx	xxx	xxx	xxx	xxx
88	Freight and transportation	xxx	xxx	xxx	xxx	xxx	xxx
89	Octroi Duty	xxx	xxx	xxx	xxx	xxx	xxx
90	Loss of Goods by Fire/Damages	xxx	xxx	xxx	xxx	xxx	xxx
91	**Interest on Borrowings**						
92	Banks	xxx	xxx	xxx	xxx	xxx	xxx

93	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
94	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
95	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
96	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
97	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
98	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
99	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
100	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
101	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
102	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
103	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
104	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
105	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
106	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
107	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
108	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
109	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
110	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
111	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
112	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
113	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
114	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
115	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
116	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
117	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
118	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
119	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
120	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
121	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
122	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
123	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
124	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
125	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
126	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
127	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
128	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
129	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
130	Labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
131	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx
132	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
133	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
134	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
135	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-12 (a) General Social

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		Xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Government Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		Xxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Co-op. Development Fund	xxx					
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			INTEREST RECEIVABLE		xxx
xxx	Dividend Equilisation Fund	xxx		xxx	On Investment	xxx	
xxx	Bad & Doubtful Debt Reserve	xxx					
xxx	Price fluctuation fund	xxx			FIXED ASSETS		
xxx	Govt. Share Cont. Fund	xxx		xxx	Land		xxx
xxx	Govt. Share Cap. Red.Fund	xxx					
xxx	Risk Fund	xxx		xxx	Building/Premises	xxx	xxx
xxx	Other Reserves (As per Annexure)	xxx			Less: Depreciation	xxx	

	GRANTS, ASSISTANCE & SUBSIDY		xxx	xxx	DEAD STOCK, FURNITURE & FIXTURE		xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation		
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
					Less: Depreciation	xxx	
	BORROWINGS		xxx				
xxx	From Banks	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx
xxx	From Financial Institutions	xxx			Less: Depreciation	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	VEHICLES	xxx	xxx
	INTEREST PAYABLE		xxx		Less: Depreciation	xxx	
xxx	Borrowings	xxx					
				xxx	ELECTRICAL FITTINGS	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx			OTHER ASSETS		xxx
xxx	Co-op. Education Fund	xxx		xxx	Closing Stock	xxx	
xxx	Dividend to Members	xxx		xxx	Sundry Debtors	xxx	
xxx	Unpaid Dividend to Govt.	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Election Fund	xxx		xxx	Prepaid Expenses	xxx	
xxx	Remuneration/Audit Fee	xxx		xxx	TDS Receivable	xxx	
xxx	Audit fee to Govt	xxx		xxx	Election Deposit	xxx	
xxx	Staff Salary	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Staff Gratuity	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	TDS deducted	xxx					
xxx	Staff Provident Fund	xxx					
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx					
xxx	Other Liabilities Payable (As klper Annexure)	xxx					
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	PROFIT & LOSS ACCOUNT		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-12 (a) General Social

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
xxx	As per Annexure	xxx		By Sales	
			xxx	As per Annexure	xxx
	To Purchases				
xxx	As per Annexure	xxx			
xx	To Wages	xx		By Closing Stock	
xx	To Freight and transportation	xx	xxx	As per Annexure	xxx
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings		xxx	By Contract Receipts	xxx
xxx	Banks	xxx	xxx	By Other Income (As per Annexure)	xxx
xxx	Financial Institutions	xxx	xxx	By Rent received	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Commission & Exchange	xxx
xxx		xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Dividend received	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	Xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			

xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 12 (b) General Commercial							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
2	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
3	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
4	**RESERVE FUND & OTHER FUND**						
5	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx

7	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
13	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
14	Price fluctuation fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Govt. Share Cont. Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Govt. Share Cap. Red.Fund	xxx	xxx	xxx	xxx	xxx	xxx
17	Risk Fund	xxx	xxx	xxx	xxx	xxx	xxx
18	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
19	**GRANTS, ASSISTANCE & SUBSIDY**						
20	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
21	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
22	Furniture & Fixture	xxx	xxx	xxx	xxx	xxx	xxx
23	**BORROWINGS**						
24	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
25	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
26	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
27	**INTEREST PAYABLE ON BORROWINGS**	xxx	xxx	xxx	xxx	xxx	xxx
28	**OTHER LIABILITIES**						
29	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
30	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
31	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
32	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
33	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
34	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
35	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
36	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
37	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
38	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
39	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
40	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
41	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
42	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
43	GST Payable	xxx	xxx	xxx	xxx	xxx	xxx
44	Other Liabilities Payable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
45	**Sales (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
46	**Closing Stock (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
47	Contract Receipts	xxx	xxx	xxx	xxx	xxx	xxx

48	Other Income (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
49	Rent received	xxx	xxx	xxx	xxx	xxx	xxx
50	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
51	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
52	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
53	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
54	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
55	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
56	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
57	**BALANCE WITH OTHER BANKS**						
58	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
59	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
60	**INVESTMENTS**						
61	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
62	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
63	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
64	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
65	**INTEREST RECEIVABLE ON INVESTMENT**	xxx	xxx	xxx	xxx	xxx	xxx
66	**FIXED ASSETS**						
67	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
68	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
69	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
70	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
71	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
72	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
73	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
74	**OTHER ASSETS**						
75	Closing Stock	xxx	xxx	xxx	xxx	xxx	xxx
76	Sundry Debtors	xxx	xxx	xxx	xxx	xxx	xxx
77	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
78	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
79	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
80	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
81	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
82	Shop Rent Receivable	xxx	xxx	xxx	xxx	xxx	xxx
83	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
84	**Opening Stock (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
85	**Purchases (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
86	Wages	xxx	xxx	xxx	xxx	xxx	xxx
87	Freight and transportation	xxx	xxx	xxx	xxx	xxx	xxx
88	Octroi Duty	xxx	xxx	xxx	xxx	xxx	xxx

89	Loss of Goods by Fire/Damages	xxx	xxx	xxx	xxx	xxx	xxx
90	**Interest on Borrowings**						
91	Banks	xxx	xxx	xxx	xxx	xxx	xxx
92	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
93	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
94	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
95	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
96	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
97	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
98	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
99	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
100	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
101	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
102	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
103	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
104	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
105	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
106	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
107	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
108	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
109	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
110	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
111	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
112	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
113	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
114	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
115	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
116	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
117	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
118	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
119	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
120	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
121	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
122	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
123	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
124	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
125	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
126	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
127	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
128	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
129	Labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
130	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx

131	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
132	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
133	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
134	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-12 (b) General Commerical

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		Xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		Xxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Co-op. Development Fund	xxx					
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			INTEREST RECEIVABLE		xxx
xxx	Dividend Equilisation Fund	xxx		xxx	On Investment	xxx	

xxx	Bad & Doubtful Debt Reserve	xxx					
xxx	Price fluctuation fund	xxx			FIXED ASSETS		
xxx	Govt. Share Cont. Fund	xxx		xxx	Land		xxx
xxx	Govt. Share Cap. Red.Fund	xxx					
xxx	Risk Fund	xxx		xxx	Building/Premises	xxx	xxx
xxx	Other Reserves (As per Annexure)	xxx			Less: Depreciation	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		Xxx	xxx	DEAD STOCK, FURNITURE & FIXTURE		xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation		
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
					Less: Depreciation	xxx	
	BORROWINGS		Xxx				
xxx	From Banks	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx
xxx	From Financial Institutions	xxx			Less: Depreciation	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	VEHICLES	xxx	xxx
	INTEREST PAYABLE		Xxx		Less: Depreciation	xxx	
xxx	Borrowings	xxx					
				xxx	ELECTRICAL FITTINGS	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx			OTHER ASSETS		xxx
xxx	Co-op. Education Fund	xxx		xxx	Closing Stock	xxx	
xxx	Dividend to Members	xxx		xxx	Sundry Debtors	xxx	
xxx	Unpaid Dividend to Govt.	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Election Fund	xxx		xxx	Prepaid Expenses	xxx	
xxx	Remuneration/Audit Fee	xxx		xxx	TDS Receivable	xxx	
xxx	Audit fee to Govt	xxx		xxx	Election Deposit	xxx	
xxx	Staff Salary	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Staff Gratuity	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	TDS deducted	xxx					
xxx	Staff Provident Fund	xxx					
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx					

xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	PROFIT & LOSS ACCOUNT		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-12 (b) General Commerical

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
xxx	As per Annexure	xxx		By Sales	
			xxx	As per Annexure	xxx
	To Purchases				
xxx	As per Annexure	xxx			
xx	To Wages	xx		By Closing Stock	
xx	To Freight and transportation	xx	xxx	As per Annexure	xxx
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....
   1) Chairman / Vice Chairman / Secretary / Treasurer
   2) Chief Executive

Audited by :
(Signature)
Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

_____

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings		xxx	By Contract Receipts	xxx
xxx	Banks	xxx	xxx	By Other Income (As per Annexure)	xxx
xxx	Financial Institutions	xxx	xxx	By Rent received	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Commission & Exchange	xxx
xxx		xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Dividend received	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			

xxx	To Meeting Expenses	xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			
xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L 12 (C) General Other							
(See Rule 50(1))							
Name of the Co-operative Society							
Trial Balance for the year 31/03/_____							
Sr. No	Particulers	**Opening**		**Current Transactions**		**Balance**	
		Debit	Credit	Debit	Credit	Debit	Credit
1	**Paid up Share Capital**						
2	Members Share Capital	xxx	xxx	xxx	xxx	xxx	xxx

3	Governement Share Capital	xxx	xxx	xxx	xxx	xxx	xxx
4	**RESERVE FUND & OTHER FUND**						
5	Statutory Reserve Fund	xxx	xxx	xxx	xxx	xxx	xxx
6	Deficit Fund	xxx	xxx	xxx	xxx	xxx	xxx
7	Common Benefit Fund	xxx	xxx	xxx	xxx	xxx	xxx
8	Co-op. Movement Development Fund	xxx	xxx	xxx	xxx	xxx	xxx
9	General Body Welfare Fund	xxx	xxx	xxx	xxx	xxx	xxx
10	Buidling Fund	xxx	xxx	xxx	xxx	xxx	xxx
11	Building Depreciation fund	xxx	xxx	xxx	xxx	xxx	xxx
12	Dividend Equilisation Fund	xxx	xxx	xxx	xxx	xxx	xxx
13	Bad & Doubtful Debt Reserve	xxx	xxx	xxx	xxx	xxx	xxx
14	Price fluctuation fund	xxx	xxx	xxx	xxx	xxx	xxx
15	Govt. Share Cont. Fund	xxx	xxx	xxx	xxx	xxx	xxx
16	Govt. Share Cap. Red.Fund	xxx	xxx	xxx	xxx	xxx	xxx
17	Risk Fund	xxx	xxx	xxx	xxx	xxx	xxx
18	Other Reserves (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
19	**GRANTS, ASSISTANCE & SUBSIDY**						
20	Govt. Viable Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
21	Managerial Subsidy	xxx	xxx	xxx	xxx	xxx	xxx
22	Furniture & Fixture	xxx	xxx	xxx	xxx	xxx	xxx
23	**BORROWINGS**						
24	From Banks	xxx	xxx	xxx	xxx	xxx	xxx
25	From Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
26	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
27	**INTEREST PAYABLE**						
28	Borrowings	xxx	xxx	xxx	xxx	xxx	xxx
29	**OTHER LIABILITIES**						
30	Sundry Creditors	xxx	xxx	xxx	xxx	xxx	xxx
31	Patronage Refund	xxx	xxx	xxx	xxx	xxx	xxx
32	Co-op. Education Fund	xxx	xxx	xxx	xxx	xxx	xxx
33	Dividend to Members	xxx	xxx	xxx	xxx	xxx	xxx
34	Unpaid Dividend to Govt.	xxx	xxx	xxx	xxx	xxx	xxx
35	Election Fund	xxx	xxx	xxx	xxx	xxx	xxx
36	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
37	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
38	Staff Salary	xxx	xxx	xxx	xxx	xxx	xxx
39	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
40	Staff Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
41	TDS deducted	xxx	xxx	xxx	xxx	xxx	xxx
42	Staff Provident Fund	xxx	xxx	xxx	xxx	xxx	xxx
43	Anamat (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
44	GST Payable	xxx	xxx	xxx	xxx	xxx	xxx
45	Other Liabilities Payable (As per	xxx	xxx	xxx	xxx	xxx	xxx

	Annexure)						
46	**Sales (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
47	**Closing Stock (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
48	Contract Receipts	xxx	xxx	xxx	xxx	xxx	xxx
49	Other Income (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
50	Rent received	xxx	xxx	xxx	xxx	xxx	xxx
51	Interest on SB Account	xxx	xxx	xxx	xxx	xxx	xxx
52	Interest on Bank FDR	xxx	xxx	xxx	xxx	xxx	xxx
53	Commission & Exchange	xxx	xxx	xxx	xxx	xxx	xxx
54	Profit on Sale of Assets	xxx	xxx	xxx	xxx	xxx	xxx
55	Dividend received	xxx	xxx	xxx	xxx	xxx	xxx
56	Other Receipts (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
57	Cash in Hand	xxx	xxx	xxx	xxx	xxx	xxx
58	**BALANCE WITH OTHER BANKS**						
59	Goa State Co-op. Bank	xxx	xxx	xxx	xxx	xxx	xxx
60	Other Banks (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
61	**INVESTMENTS**						
62	Goa State Co-op. Bank Share	xxx	xxx	xxx	xxx	xxx	xxx
63	Goa State Co-op. Union Share	xxx	xxx	xxx	xxx	xxx	xxx
64	FDR with Banks	xxx	xxx	xxx	xxx	xxx	xxx
65	Other Investment (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
66	**INTEREST RECEIVABLE**						
67	On Investment	xxx	xxx	xxx	xxx	xxx	xxx
68	**FIXED ASSETS**						
69	**Land**	xxx	xxx	xxx	xxx	xxx	xxx
70	**Building/Premises**	xxx	xxx	xxx	xxx	xxx	xxx
71	**DEAD STOCK, FURNITURE & FIXTURE**	xxx	xxx	xxx	xxx	xxx	xxx
72	**COMPUTER & PRINTER**	xxx	xxx	xxx	xxx	xxx	xxx
73	**COMPUTER SOFTWARE**	xxx	xxx	xxx	xxx	xxx	xxx
74	**VEHICLES**	xxx	xxx	xxx	xxx	xxx	xxx
75	**ELECTRICAL FITTINGS**	xxx	xxx	xxx	xxx	xxx	xxx
76	**OTHER ASSETS**						
77	Closing Stock	xxx	xxx	xxx	xxx	xxx	xxx
78	Sundry Debtors	xxx	xxx	xxx	xxx	xxx	xxx
79	Printing & Stationery Stock	xxx	xxx	xxx	xxx	xxx	xxx
80	Prepaid Expenses	xxx	xxx	xxx	xxx	xxx	xxx
81	TDS Receivable	xxx	xxx	xxx	xxx	xxx	xxx
82	Election Deposit	xxx	xxx	xxx	xxx	xxx	xxx
83	Staff Provident Fund (Deposit)	xxx	xxx	xxx	xxx	xxx	xxx
84	Shop Rent Receivable	xxx	xxx	xxx	xxx	xxx	xxx
85	Other Assets Receivable (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
86	**Purchases (As per Annexure)**	xxx	xxx	xxx	xxx	xxx	xxx
87	Wages	xxx	xxx	xxx	xxx	xxx	xxx

88	Freight and transportation	xxx	xxx	xxx	xxx	xxx	xxx
89	Octroi Duty	xxx	xxx	xxx	xxx	xxx	xxx
90	Loss of Goods by Fire/Damages	xxx	xxx	xxx	xxx	xxx	xxx
91	**Interest on Borrowings**						
92	Banks	xxx	xxx	xxx	xxx	xxx	xxx
93	Financial Institutions	xxx	xxx	xxx	xxx	xxx	xxx
94	Other Borrowings (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
95	Salaries, Wages & Allowances	xxx	xxx	xxx	xxx	xxx	xxx
96	Staff Welfare	xxx	xxx	xxx	xxx	xxx	xxx
97	EPF Administrative Expenses	xxx	xxx	xxx	xxx	xxx	xxx
98	Provident Fund (Society Contribution)	xxx	xxx	xxx	xxx	xxx	xxx
99	Staff Bonus/Ex-Gratia	xxx	xxx	xxx	xxx	xxx	xxx
100	Gratuity	xxx	xxx	xxx	xxx	xxx	xxx
101	Directors Fees & allowances	xxx	xxx	xxx	xxx	xxx	xxx
102	Travelling Expenses	xxx	xxx	xxx	xxx	xxx	xxx
103	Rent, rates & Taxes	xxx	xxx	xxx	xxx	xxx	xxx
104	Insurance	xxx	xxx	xxx	xxx	xxx	xxx
105	Electricity Bill	xxx	xxx	xxx	xxx	xxx	xxx
106	Water Bill	xxx	xxx	xxx	xxx	xxx	xxx
107	Postage, Telegraph & Xerox	xxx	xxx	xxx	xxx	xxx	xxx
108	Telephone Charges	xxx	xxx	xxx	xxx	xxx	xxx
109	Printing & Stationery	xxx	xxx	xxx	xxx	xxx	xxx
110	Refreshment & Hospitality	xxx	xxx	xxx	xxx	xxx	xxx
111	Books & Periodicals	xxx	xxx	xxx	xxx	xxx	xxx
112	Repair & Maintenance	xxx	xxx	xxx	xxx	xxx	xxx
113	Advertisement	xxx	xxx	xxx	xxx	xxx	xxx
114	AGM Expenses	xxx	xxx	xxx	xxx	xxx	xxx
115	Meeting Expenses	xxx	xxx	xxx	xxx	xxx	xxx
116	Subscription Fees	xxx	xxx	xxx	xxx	xxx	xxx
117	Legal Fees	xxx	xxx	xxx	xxx	xxx	xxx
118	Professional Fees	xxx	xxx	xxx	xxx	xxx	xxx
119	Remuneration/Audit Fee	xxx	xxx	xxx	xxx	xxx	xxx
120	Audit fee to Govt	xxx	xxx	xxx	xxx	xxx	xxx
121	Filing of Returns	xxx	xxx	xxx	xxx	xxx	xxx
122	Income Tax	xxx	xxx	xxx	xxx	xxx	xxx
123	Annual Maintenance Charges	xxx	xxx	xxx	xxx	xxx	xxx
124	Tax Audit Fees	xxx	xxx	xxx	xxx	xxx	xxx
125	Society BOD Election Expenses	xxx	xxx	xxx	xxx	xxx	xxx
126	Bank Charges	xxx	xxx	xxx	xxx	xxx	xxx
127	Honorarium	xxx	xxx	xxx	xxx	xxx	xxx
128	Remuneration	xxx	xxx	xxx	xxx	xxx	xxx
129	Weights & Measures	xxx	xxx	xxx	xxx	xxx	xxx
130	labour Charges	xxx	xxx	xxx	xxx	xxx	xxx
131	Miscellaneous Expenses	xxx	xxx	xxx	xxx	xxx	xxx

132	Written Off	xxx	xxx	xxx	xxx	xxx	xxx
133	Depreciation	xxx	xxx	xxx	xxx	xxx	xxx
134	Other Expenses (As per Annexure)	xxx	xxx	xxx	xxx	xxx	xxx
135	**PROFIT & LOSS ACCOUNT**	xxx	xxx	xxx	xxx	xxx	xxx
	TOTAL	xxx	xxx	xxx	xxx	xxx	xxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-12 (C) General Other

(See Rule 50(1))

Name of the Co-operative Society

Balance Sheet as at 31/03/_____

Previous Year	CAPITAL & LIABILITIES		Amount	Previous Year	PROPERTY & ASSETS		Amount
	AUTHORISED SHARE CAPITAL				CASH		
xxx	xxx Shares of Rs. xxx each		xxx	xxx	Cash in Hand		xxx
	Paid up Share Capital		xxx				
xxx	Members xxx Shares of Rs. xxx each	xxx			BALANCE WITH OTHER BANKS		xxx
xxx	Governement Share Capital	xxx		xxx	Goa State Co-op. Bank	xxx	
				xxx	Other Banks (As per Annexure)	xxx	
	RESERVE FUND & OTHER FUND		xxx				
xxx	Statutory Reserve Fund	xxx			INVESTMENTS		
xxx	Deficit Fund	xxx		xxx	Goa State Co-op. Bank Share	xxx	
xxx	Common Benefit Fund	xxx		xxx	Goa State Co-op. Union Share	xxx	
xxx	Co-op. Movement Development Fund	xxx		xxx	FDR with Banks	xxx	
xxx	General Body Welfare Fund	xxx		xxx	Other Investment (As per Annexure)	xxx	
xxx	Co-op. Development Fund	xxx					
xxx	Buidling Fund	xxx					
xxx	Building Depreciation fund	xxx			INTEREST RECEIVABLE		xxx
xxx	Dividend Equilisation Fund	xxx		xxx	On Investment	xxx	
xxx	Bad & Doubtful Debt Reserve	xxx					
xxx	Price fluctuation fund	xxx			FIXED ASSETS		
xxx	Govt. Share Cont. Fund	xxx		xxx	Land		xxx

xxx	Govt. Share Cap. Red.Fund	xxx					
xxx	Risk Fund	xxx		xxx	Building/Premises	xxx	xxx
xxx	Other Reserves (As per Annexure)	xxx			Less: Depreciation	xxx	
	GRANTS, ASSISTANCE & SUBSIDY		xxx	xxx	DEAD STOCK, FURNITURE & FIXTURE		xxx
xxx	Govt. Viable Subsidy	xxx			Less: Depreciation		
xxx	Managerial Subsidy	xxx					
xxx	Furniture & Fixture	xxx		xxx	COMPUTER & PRINTER	xxx	xxx
					Less: Depreciation	xxx	
	BORROWINGS		xxx				
xxx	From Banks	xxx		xxx	COMPUTER SOFTWARE	xxx	xxx
xxx	From Financial Institutions	xxx			Less: Depreciation	xxx	
xxx	Other Borrowings (As per Annexure)	xxx					
				xxx	VEHICLES	xxx	xxx
	INTEREST PAYABLE		xxx		Less: Depreciation	xxx	
xxx	Borrowings	xxx					
				xxx	ELECTRICAL FITTINGS	xxx	xxx
	OTHER LIABILITIES		xxx		Less: Depreciation	xxx	
xxx	Sundry Creditors	xxx					
xxx	Patronage Refund	xxx			OTHER ASSETS		xxx
xxx	Co-op. Education Fund	xxx		xxx	Closing Stock	xxx	
xxx	Dividend to Members	xxx		xxx	Sundry Debtors	xxx	
xxx	Unpaid Dividend to Govt.	xxx		xxx	Printing & Stationery Stock	xxx	
xxx	Election Fund	xxx		xxx	Prepaid Expenses	xxx	
xxx	Remuneration/Audit Fee	xxx		xxx	TDS Receivable	xxx	
xxx	Audit fee to Govt	xxx		xxx	Election Deposit	xxx	
xxx	Staff Salary	xxx		xxx	Staff Provident Fund (Deposit)	xxx	
xxx	Staff Bonus/Ex-Gratia	xxx		xxx	Shop Rent Receivable	xxx	
xxx	Staff Gratuity	xxx		xxx	Other Assets Receivable (As per Annexure)	xxx	
xxx	TDS deducted	xxx					
xxx	Staff Provident Fund	xxx					
xxx	Anamat (As per Annexure)	xxx					
xxx	GST Payable	xxx					
xxx	Other Liabilities Payable (As per Annexure)	xxx					
xxx	PROFIT & LOSS ACCOUNT		xxx	xxx	PROFIT & LOSS ACCOUNT		xxx
	B/f	xxx			B/f	xxx	
	Add: Current Year Profit	xxx			Add: Current Year Loss	xxx	
	Less: Appropriation	xxx			Less: Current Year Profit	xxx	
	Less: Current Year Loss	xxx					
xxxx x	TOTAL		xxxx x	xxxx x	TOTAL		xxxx x

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM L-12 (C) General Other

(See Rule 50(1))

Name of the Co-operative Society

Trading and Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	Expenses/Losses	Amount	Previous Year	Revenue/Gain	Amount
	To Opening Stock				
xxx	As per Annexure	xxx		By Sales	
			xxx	As per Annexure	xxx
	To Purchases				
xxx	As per Annexure	xxx			
xx	To Wages	xx		By Closing Stock	
xx	To Freight and transportation	xx	xxx	As per Annexure	xxx
xx	To Octroi Duty	xx			
xx	To Loss of Goods by Fire/Damages	xx			
xxx	To Gross Profit c/d	xxx	xxx	By Gross Loss c/d	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

Profit & Loss A/c For the Year ended 31/03/_____

Previous Year	EXPENDITURE	AMOUNT	Previous Year	INCOME	AMOUNT
xxx	To Gross Loss b/d	xxx	xxx	By Gross Profit b/d	xxx
	To Interest on Borrowings		xxx	By Contract Receipts	xxx
xxx	Banks	xxx	xxx	By Other Income (As per Annexure)	xxx
xxx	Financial Institutions	xxx	xxx	By Rent received	xxx
xxx	Other Borrowings (As per Annexure)	xxx	xxx	By Interest on SB Account	xxx
xxx	To Salaries, Wages & Allowances	xxx	xxx	By Interest on Bank FDR	xxx
xxx	To Staff Welfare	xxx	xxx	By Commission & Exchange	xxx
xxx		xxx	xxx	By Profit on Sale of Assets	xxx
xxx	To EPF Administrative Expenses	xxx	xxx	By Dividend received	xxx
xxx	To Provident Fund (Society Contribution)	xxx	xxx	Other Receipts (As per Annexure)	xxx
xxx	To Staff Bonus/Ex-Gratia	xxx			
xxx	To Gratuity	xxx			
xxx	To Directors Fees & allowances	xxx			
xxx	To Travelling Expenses	xxx			
xxx	To Rent, rates & Taxes	xxx			
xxx	To Insurance	xxx			
xxx	To Electricity Bill	xxx			
xxx	To Water Bill	xxx			
xxx	To Postage, Telegraph & Xerox	xxx			
xxx	To Telephone Charges	xxx			
xxx	To Printing & Stationery	xxx			
xxx	To Refreshment & Hospitality	xxx			
xxx	To Books & Periodicals	xxx			
xxx	To Repair & Maintenance	xxx			
xxx	To Advertisement	xxx			
xxx	To AGM Expenses	xxx			
xxx	To Meeting Expenses	Xxx			
xxx	To Subscription Fees	xxx			
xxx	To Legal Fees	xxx			
xxx	To Professional Fees	xxx			
xxx	To Remuneration/Audit Fee	xxx			
xxx	To Audit fee to Govt	xxx			
xxx	To Filing of Returns	xxx			
xxx	To Income Tax	xxx			
xxx	To Annual Maintenance Charges	xxx			
xxx	To Tax Audit Fees	xxx			
xxx	To Society BOD Election Expenses	xxx			

xxx	To Bank Charges	xxx			
xxx	To Honorarium	xxx			
xxx	To Remuneration	xxx			
xxx	To Weights & Measures	xxx			
xxx	To labour Charges	xxx			
xxx	To Miscellaneous Expenses	xxx			
xxx	To Written Off	xxx			
xxx	To Depreciation	xxx			
xxx	To Other Expenses (As per Annexure)	xxx			
xxx	To Net Profit	xxx	xxx	To Net Loss	xxx
xxxxx	TOTAL	xxxxx	xxxxx	TOTAL	xxxxx

For and on behalf of _____ Society.

a) Signatures of .....

1) Chairman / Vice Chairman / Secretary / Treasurer

2) Chief Executive

Audited by :

(Signature)

Chartered Accountant/Certified Auditor/Departmental Auditor/Chief Executive

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FORM " M-1"

[See rule 112A(1)]

APPLICATION FOR APPOINTMENT /ENROLLMENT OF CHARTERED ACCOUNTANT ON THE PANEL OF AUDITOR.

Latest photograph of thecandidate affixed (2.5" x 3.5")

To,
The Registrar,
Cooperative societies,
Government of Goa,
Patto-Panaji, Goa.

Sir,

I/We, the undersigned practicing Chartered Accountant having registered address within the State of Goa, in reference to the advertisement in the Official Gazette and published on the departmental website, would like to

convey my/our willingness to enrol my/our name on the Panel of Auditors to conduct the Audit of Co-operative Societies registered under the Goa Co-operative Societies Act, 2001 and Rules, 2003 as in force in the State of Goa. The other details relevant for the appointment are given herebelow:

1. NAME IN BLOCK LETTERS:-

2. FIRMS/COMPANY NAME:-

3. **NAME OF THE PARTERNERS, IF ANY**

4. PERMANENT OFFICE ADDRESS WITH PIN CODE ANDTELE NO. E-MAIL ID

										PIN						
E-MAIL ID																
TELEPHONE NO.																
MOBILE NO.																

5. Incase empanelled in the name of Partnership firm, the name of partner authorized to sign.

Partners :-

i)

ii)

6. EDUCATIONAL QUALIFICATION

7. NAME OF CHARTERED ACCOUNTANT WITH WHOM ARTICALSHIP IS COMPLETED:-

8. DATE SINCE WHEN PRACTICING AS A CHARTERED ACCOUNTANT:-

9. WHETHER ANY COOPERATIVE INSTITUTION AUDITED?

a) Name of the Institutions:-

10. REGISTRATION NO. IF ANY

11. PAN NO. :-

12. Aadhar No. :-

13. DETAILS OF THE STAFF IF ANY, EMPLOYED FOR ASSISTING IN AUDIT :
(To be provided on a separate sheet as per the Proforma given below)

Sr. No.	Name of the employee	Educational Qualification	Experience in Audit (in yrs.)

DECLARATION:-

I hereby declare

1. That Submission made in the application form is true to the best of my knowledge and belief and there is no any misrepresentation and forbidden facts printed in the application.
2. That I have never been debarred from the fellow membership of the Institute of Chartered Accountants of India.
3. That I will abide by the directives /instructions issued by the Registrar and duties and powers of the Auditors as specified under Section 75 of the Goa Cooperative Societies Act, 2001.
4. That any wilful misrepresentation of facts and Suppression of information will results in the cancellation of my name from the panel of Auditors.
5. That the application alongwith duly attested copies of relevant documents such as a) Educational Qualification. b) Certificate of practice. c) Firm Registration certificates. d) Staff details. e) Duly signed Terms & conditions f) Photocopy & Receipt towards payment of application fees etc.

6. That I have read the terms and conditions duly signed enclosed herewith and agree to abide to agree with the same.

I hereby declare on this ..... day of ..... (month) ..... (year) that I do hereby accept all the terms and conditions laid down in the Annexure appended to this application and that I have also paid prescribed fees of Rs...../- vide Receipt No. ..... dated .....time.

Place:-

Date:-

(Signature of the Applicant or Authorised person.)

Note:- 1. Applicant desiring to file his nomination in his individual capacity or through a partnership firm or through a company shall do so by a separate application in each case.

2. The annexure prescribing terms and conditions annexed to the application shall be duly sign and submitted along with the application for empanelment on the Panel of Auditors.

ANNEXURE

Terms and conditions applicable to the auditor from the panel of Auditors appointed to conduct Audit of Urban Cooperative Banks/Other Cooperative Societies in the State of Goa.

1. Every Auditor from the Panel of Auditors appointed by the society to conduct its audit shall finalize the audit and release the audit report within six months from the close of the Cooperative year to which such accounts relate.

2. On failure to comply with the audit within the stipulated time the Auditor shall be liable for action, as provided under Section 75(8) of the Act, which may even go to the extent of expelling from the Panel of Auditor.

3. The Auditor shall be responsible to examine all the records of the society including the policies and programmes formulated by the management and its effective implementation and proceeding book of AGM/SGM/ BOD/MC meetings and offer specific comments and suggestions on.

4. Shall ensure that the Balance sheet and the Profit & loss account provided to him by the society for the purpose of audit are prepared in Form 'L-1 to L-12' as prescribed under Rule 50 of the Goa Coop. Societies Rules, 2003. If not, to get it prepared from the society in the prescribed form.

5. The auditor shall ensure whether all loan applications are scrutinized properly and whether periodical review of loan amount, overdue amount, etc. is being taken by the Management on regular basis. On being satisfied he shall offer specific comments on Credit Appraisal, Supervision and Monitoring of Loan Account and other such aspects he feels necessary.

6. The auditor shall get himself acquainted with the latest norms/guidelines /directives prescribed/issued by RBI from time to time before undertaking the audit of the Bank.

7. The Auditor shall verify the bye-laws of the society, the provisions of Goa Cooperative Societies Act, 2001, Rules, 2003 and ensure that the society he is auditing has complied with all the statutory requirement of the Act, the Rules, the Bye-laws and Notification/Orders/Circular/Guidelines etc, issued by the Registrar or any other Authority from time to time and offer his specific comments along with suggestions.

8. The Auditor shall highlight any deviations by the management in respect of SLR, CRR, CD Ratio, and Capital Adequacy norms etc. prescribed by RBI/Registering Authority.

9. The Auditor, wherever applicable, shall verify the cost of deposits and offer comments on sustainability and unserviceable liability in the absence of scope for judicious employment of funds from the point of profitability.

10. The Auditor, wherever applicable, shall scrutinize exposure norms as prescribed by RBI in respect of maximum limit on advances to a single borrower/connected group and offer his specific comments.

11. The Auditor shall be responsible to verify and highlight the deviations by the management in respect of liquid resources to be maintained under Rule 36 of the Goa Cooperative Societies Rules, 2003 or compliances of instructions/directives issued by Registrar of Cooperative Societies in this regard.

12. The Auditor shall verify eligibility of Director/member of Board of Directors/Managing Committee of the society and offer necessary comments in case of failure on a part of any Director/member to comply with the requirements of section 60 and 61 of the Act, 2001 or any other provisions prescribed under this Act or this Rules or the bye-laws of the concerned society.

13. The Auditor shall verify whether yearly budget was prepared and placed before the Annual General Body Meeting for its approval, whether the expenditure incurred by the society during the period of audit was within the budgetary provisions, whether the approval of the Annual General Body Meeting was sought for incurring the expenditure beyond the budgetary provisions and offer his specific comments/suggestion.

14. The Auditor shall also ascertain the cost of deposits and pass detail comments with regard to sustainability. He shall also examine from the point of profitability whether there is any such unserviceable liability in the absence of scope for judicious employment of funds and pass specific comments.

15. The Auditor shall verify the parameters prescribed under Section 76(c) of the Act and if found that the society does not fulfils the financial parameters prescribed therein or under guidelines shall make a specific mention about the financial health of the Cooperative Society.

16. The Auditor shall verify whether any remission/waiver of loan is granted to the borrower during the period under audit and if so whether the procedure as prescribed under Rule 40 of the Rules are complied with or otherwise.

17. The Auditor shall verify whether uniformity has been maintained in the interest quotient while granting loan or any advantage has been provided to the well wishers of the Board by reducing the Percentage of interest quotient.

18. The Auditor shall verify whether the society has granted any loans to any of its Director, his relatives or any of his business firms/organisation and if so, pass suitable comments on the same.

19. The Auditor shall comment on instances of non-reversal of un-realized interest, if any.

20. The Auditor shall invariably examine the matter in respect of refund of Share Capital in accordance with the provisions under Sub-section (3) of section 29 of the Goa Coop. Societies Act, 2001.

21. The Auditor shall verify the cash Retention limit of the society and its branches and if found in excess of the limit prescribed, pass specific comments.

22. The Auditor shall verify whether the society has acquired any movable or immovable property and if acquire whether the society has complied

with the codal formalities, the directives/guidelines/norms prescribed by the Registrar or any other such Competent Authority.

23. Whether the quarterly returns and other returns are filed with the Registering and any other Authority in time.

24. The Auditor shall ensure that the society maintains the stock register in the desired manner and valuation of the stock is properly entered in the maintained stock register.

25. The Auditor shall verify whether any Reprisal of loan has been done by the society during the period under audit and if so, shall ascertain the purpose of such Reprisal of loan vis-à-vis whether the overdue loan account is re-scheduled for minimizing the overdue position artificially or otherwise.

26. The Auditor shall verify age wise classification of the over dues, number of cases /disputes filed against the chronic defaulters, number of execution cases pending, amount recovered etc. during the period under audit.

27. The Auditor shall verify whether bank has dealt in any government securities, shares and debentures, if so, whether such transactions are in accordance with Section 55 of the Act.

28. The Auditor shall verify whether the society has transacted any business with non-banking financial companies and if so whether the said transaction is as per the norms stipulated by RBI.

29. The Auditor shall verify whether the society has launched any OTS Scheme during the period under audit, if so, comment on implementation of such OTS Scheme along with the details of beneficiaries, the amount waived and other consequential details/information.

30. The Auditor shall verify whether the society has followed the laid down guidelines/norms/directive issued by RBI or Registrar, as the case may be, while classifying assets, recognising income and making provision towards NPA.

31. The Auditor shall insist upon Bank reconciliation statement of all the branches of the society and other banks/financial institution for verification and if the entries pertaining to the cheques beyond 6 months are appearing in the statements, offer his specific comments/views.

32. If the Auditor is a Chartered Accountant, if required, he shall sign the returns to be filed by the society before the Income Tax Authorities under relevant Sections of the Income Tax Act.

33. In case any financial irregularities are established during the course of audit the Auditor shall be responsible to file special report as require under sub Section 8 of Section 75 of the Act.

34. Before release of the Audit report the Auditor shall discussed his findings and other observations with the Board as required under sub Section 7 of Section 74 of the Act.

35. The Auditor shall on the basis his assessment and the parameters prescribed by the concern Authorities award classification to the Banks/ society.

36. The Auditor shall ensure not to conduct audit of a particular society for more than two consecutive years, if appointed by the General Body.

37. The Auditor shall be entitled to attend General Body Meeting of the society on receipt of the notice from the respective society.

38. The Auditor shall submit required number of copies of audit report to all the concern.

39. It shall be bounded duty of the Auditor to complete the allotted audit assignment and convey his/her willingness well in advance and in case of his inability to report to the society in advance.

40. The Auditor shall complete all the audits allotted to him by 30th September so as to comply with the requirement of the Section 72 and 74 of the Act.

41. The Auditor shall be responsible for wilful omission or failure to report to the Registrar any mismanagement, misappropriation of societies funds or violation of any provision of Act and shall be liable for action as provided under sub section 8 of Section 75 of the Act.

I, hereby accept all the terms and conditions stipulated herein above and give my undertaking to abide by the same.

Place:-

Dated:-

(Signature of the Applicant).

FORM "M-2"

[See rule 112A(1)]

APPLICATION FOR APPOINTMENT /ENROLLMENT OF RETIRED GOVERNMENT OFFICER/OFFICIAL.

Latest photograph of thecandidate affixed (2.5" x 3.5")

To,
The Registrar,
Cooperative societies,
Government of Goa,
Patto-Panaji, Goa.

Sir,

I, the undersigned retired Government Servant in reference to the advertisement published in the Official Gazette and the departmental website, would like to convey willingness to enrol my name on the Panel of Auditors to conduct the audit of the Cooperative Societies which are registered under Goa Co-op. Societies Act, 2001 and Rules, 2003 as in force in the State of Goa. The other details relevant for the appointment are given here below:-

1. NAME IN BLOCK LETTERS:-

2. FATHERS NAME:-

3. PERMANENT ADDRESS WITH PIN CODE ANDTELE NO. E-MAIL ID IF ANY:-

										PIN						
E-MAIL ID																
TETEPHONE NO.																
MOBILE NO.																

4. PRESENT ADDRESS WITH PIN CODE AND TELE NO. IF ANY:-

										PIN						
E-MAIL ID																
TETEPHONE NO.																
MOBILE NO.																

5. AADHAR NUMBER.

6. EDUCATIONAL QUALIFICATION:-

7. YEAR OF PASSING HIGHER DIPLOMA IN CO-OPERATION, IF ANY:-

8. THE DATE OF RETIREMENT:-

9. POST /POSITION HELD AT THE TIME OF RETIREMENT:-

10. DETAILS OF TEN YEARS PRACTICAL EXPERIENCE IN COOPERATIVE AUDIT:-

Sr. No.	Year	No. of Co-op. Societies Audited	Name of the controlling Authority (RCS/ ARCS)	Remarks
1				
2				

11. PRESENT AGE:-

12. PAN NO.

13. DETAILS OF THE STAFF, IF ANY, EMPLOYED FOR ASSISTING IN AUDIT:

Sr. No.	Name of the employee	Educational Qualification	Experience in Audit (in yrs.)

I hereby declare

1. That Submission made in the application form is true to the best of my knowledge and belief and there is no any misrepresentation and forbidden facts printed in the application.
2. That I have never been debarred from the fellow membership of the Institute of Chartered Accountants of India.
3. That I will abide by the directives /instructions issued by the Registrar and duties and powers of the Auditors as specified under Section 75 of the Goa Cooperative Societies Act, 2001.
4. That any wilful misrepresentation of facts and Suppression of information will results in the cancellation of my name from the panel of Auditors.
5. That the application alongwith duly attested copies of relevant documents such as a) Educational Qualification. b) Certificate of practice. c) Firm Registration certificates. d) Staff details. e) Duly signed Terms & conditions f) Photocopy & Receipt towards payment of application fees etc.
6. That I have read the terms and conditions duly signed and enclosed herewith and agree to abide with the same.

I hereby declare on this ..... day of ..... (month) ..... (year) that I do hereby accept all the terms and conditions laid down in the Annexure appended to this application and that I have also paid prescribed fees of Rs...../- vide Receipt No. _____ dated_____ and has also submitted this present application within the stipulated time.

Place:-

Date:-(Signature of the Applicant orAuthorised person.)

DECLARATION

This is to certify that I Shri /Smt.....retired from Government service on Superannuation /V.R.S. w. e. f. ..... and since then I have not been re-employed either on contract or any other form in any private/public institute or any co-operative society / institution.

This is for information.

( )

Certified Auditor

Enclosure :

1. The annexure prescribing terms and conditions annexed to the application shall be duly sign and submitted along with the application for empanelment on the Panel of Auditors.

ANNEXURE

Terms and conditions applicable to the auditor from the panel of Auditors appointed to conduct Audit of Urban Cooperative Banks/Other Cooperative Societies inthe State of Goa.

1. Every Auditor from the Panel of Auditors appointed by the society to conduct its audit shall finalize the audit and release the audit report within six months from the close of the Cooperative year to which such accounts relate.
2. On failure to comply with the audit within the stipulated time the Auditor shall be liable for action, as provided under Section 75(8) of the Act, which may even go to the extentof expelling from the Panel of Auditor.
3. The Auditor shall be responsible to examine all the records of the society including the policies and programmes formulated by the management and its effective implementation and proceeding book of AGM/SGM/ BOD/MC meetings and offer specific comments and suggestions on.
4. Shall ensure that the Balance sheet and the Profit & loss account provided to him by the society for the purpose of audit are prepared in Form 'L-1 to L-12' as prescribed under Rule 50 of the Goa Coop. Societies Rules, 2003. If not, to get it prepared from the society in the prescribed form.
5. The auditor shall ensure whether all loan applications are scrutinized properly and whether periodical review of loan amount, overdue amount, etc. is being taken by the Management on regular basis. On being satisfied he shall offer specific comments on Credit Appraisal, Supervision and Monitoring of Loan Account and other such aspects he feels necessary.
6. The auditor shall get himself acquainted with the latest norms/guidelines /directives prescribed/issued by RBI from time to time before undertaking the audit of the Bank.
7. The Auditor shall verify the bye-laws of the society, the provisions of Goa Cooperative Societies Act, 2001, Rules, 2003 and ensure that the society he is auditing has complied with all the statutory requirement of the Act, the Rules, the Bye-laws and

Notification/Orders/Circular/Guidelines etc, issued by the Registrar or any other Authority from time to time and offer his specific comments along with suggestions.

8. The Auditor shall highlight any deviations by the management in respect of SLR, CRR, CD Ratio, and Capital Adequacy norms etc. prescribed by RBI/Registering Authority.

9. The Auditor, wherever applicable, shall verify the cost of deposits and offer comments on sustainability and unserviceable liability in the absence of scope for judicious employment of funds from the point of profitability.

10. The Auditor, wherever applicable, shall scrutinize exposure norms as prescribed by RBI in respect of maximum limit on advances to a single borrower/connected group and offer his specific comments.

11. The Auditor shall be responsible to verify and highlight the deviations by the management in respect of liquid resources to be maintained under Rule 36 of the Goa Cooperative Societies Rules, 2003 or compliances of instructions/directives issued by Registrar of Cooperative Societies in this regard.

12. The Auditor shall verify eligibility of Director/member of Board of Directors/Managing Committee of the society and offer necessary comments incase of failure on a part of any Director/member to comply with the requirements of section 60 and 61 of the Act, 2001 or any other provisions prescribed under this Act or this Rules or the bye-laws of the concerned society.

13. The Auditor shall verify whether yearly budget was prepared and placed before the Annual General Body Meeting for its approval, whether the expenditure incurred by the society during the period of audit was within the budgetary provisions, whether the approval of the Annual General Body Meeting was sought for incurring the expenditure beyond the budgetary provisions and offer his specific comments/suggestion.

14. The Auditor shall also ascertain the cost of deposits and pass detail comments with regard to sustainability. He shall also examine from the point of profitability whether there is any such unserviceable liability in the absence of scope for judicious employment of funds and pass specific comments.

15. The Auditor shall verify the parameters prescribed under Section 76(c) of the Act and if found that the society does not fulfils the financial parameters prescribed therein or under guidelinesshall make a specific mention about the financial health of the Cooperative Society.

16. The Auditor shall verify whether any remission/waiver of loan is granted to the borrower during the period under audit and if so whether the procedure as prescribed under Rule 40 of the Rules are complied with or otherwise.

17. The Auditor shall verify whether uniformity has been maintained in the interest quotient while granting loan or any advantage has been provided to the well wishers of the Board by reducing the Percentage of interest quotient.

18. The Auditor shall verify whether the society has granted any loans to any of its Director, his relatives or any of his business firms/organisation and if so, pass suitable comments on the same.

19. The Auditor shall comment on instances of non-reversal of un-realized interest, if any.

20. The Auditor shall invariably examine the matter in respect of refund of Share Capital in accordance with the provisions under Sub-section (3) of section 29 of the Goa Coop. Societies Act, 2001.

21. The Auditor shall verify the cash Retention limit of the society and its branches and if found in excess of the limit prescribed, pass specific comments.

22. The Auditor shall verify whether the society has acquired any movable or immovable property and if acquire whether the society has complied with the codal formalities, the directives/guidelines/norms prescribed by the Registrar or any other such Competent Authority.

23. Whether the quarterly returns and other returns are filed with the Registering and any other Authority in time.

24. The Auditor shall ensure that the society maintains the stock register in the desired manner and valuation of the stock is properly entered in the maintained stock register.

25. The Auditor shallverify whether any Reprisal of loan has been done by the society during the period under audit and if so, shall ascertain the purpose of such Reprisal of loan vis-à-vis whether the overdue loan account is re-scheduled for minimizing the overdue position artificially or otherwise.

26. The Auditor shall verify age wise classification of the overdues, number of cases /disputes filed against the chronic defaulters, number of execution cases pending, amount recovered etc. during the period under audit.

27. The Auditor shall verify whether bank has dealt in any government securities, shares and debentures, if so, whether such transactions are in accordance with Section 55 of the Act.

28. The Auditor shall verify whether the society has transacted any business with non-banking financial companies and if so whether the said transaction is as per the norms stipulated by RBI.

29. The Auditor shall verify whether the society has launched any OTS Scheme during the period under audit, if so, comment on implementation of such OTS Scheme alongwith the details of beneficiaries, the amount waived and other consequential details/information.

30. The Auditor shall verify whether the society has followed the laid down guidelines/norms/directive issued by RBI or Registrar, as the case may be, while classifying assets, recognising income and making provision towards NPA.

31. The Auditor shall insist upon Bank reconciliation statement of all the branches of the society and other banks/financial institution for verification and if the entries pertaining to the cheques beyond 6 months are appearing in the statements, offer his specific comments/views.

32. If the Auditor is a Chartered Accountant, if required, he shall sign the returns to be filed by the society before the Income Tax Authorities under relevant Sections of the Income Tax Act.

33. In case any financial irregularities are established during the course of audit the Auditor shall be responsible to file special report as require under sub Section 8 of Section 75 of the Act.

34. Before release of the Audit report the Auditor shall discussed his findings and other observations with the Board as required under sub Section 7 of Section 74 of the Act.

35. The Auditor shall on the basis hisassessment and the parameters prescribed by the concernAuthorities award classification to the Banks/ society.

36. The Auditor shall ensure not to conduct audit of a particular society for more than two consecutive years, if appointed by the General Body.

37. The Auditor shall be entitled to attend General Body Meeting of the society on receipt of the notice from the respective society.

38. The Auditor shall submit required number of copies of audit report to all the concern.

39. It shall be bounded duty of the Auditor to complete the allotted audit assignment and convey his/her willingness well in advance and in case of his inability to report to the society in advance.

40. The Auditor shall complete all the audits allotted to him by 30th September so as to comply with the requirement of the Section 72 and 74 of the Act.

41. The Auditor shall be responsible for wilful omission or failure to report to the Registrar any mismanagement, misappropriation of societies funds or violation of any provision of Act and shall be liable for action as provided under sub section 8 of Section 75 of the Act.

I, hereby accept all the terms and conditions stipulated herein above and give my undertaking to abide by the same.

Place:-

Dated:-

(Signature of the Applicant).

FORM- "M-3"

[See rule 112A(4)]

Form for conveying willingness to enroll name on the Panel of Auditors

From: XYZ

Date:

To,
The Registrar of Cooperative Societies
Govt. of Goa
Panaji.

Sub: Willingness to enroll name on the Panel of Auditors.

Sir,

I/We the undersigned Shri/Smt/M/s..... Chartered Accountant/Certified Auditor/Proprietor/Partners of the auditing firm (Name of the firm) hereby give my/our consent to continue on the Panel of Auditors constituted by the Registrar under sub section 2 of section 74 of the Goa Co-operative Societies Act, 2001, for conducting the audit of Co-operative Societies registered under 'said Act.

OR

I the undersigned Shri/Smt/M/s..... Chartered Accountant/Certified Auditor/Proprietor/Partners, hereby give my consent to continue on the Panel of Auditors constituted by the Registrar under sub section 2 of section 74 of the

Goa Co-operative Societies Act, 2001, for conducting the audit of Co-operative Societies registered under 'said Act..

I/We shall abide with all the terms and conditions, directives/instructions which the Registrar may issue from time to time for smooth conduct of audit.

I/We are willing to pay the prescribed fees for renewal of our term on the Panel of Auditors for further period of three years.

I/We further undertake that there is no change in my/our name and address and shall remain unchanged.

OR

I/We would request to make necessary corrections in your record with reference to my/our name and address as under;

Yours faithfully

(XYZ)

FORM "M3 (a)"

[See Rule 112 A(19)]

AUDIT CLASSIFICATION

A –RESOURCE SOCIETIES (EXCEPT NON CREDIT RESOURCE AND SALERY EARNERS SOCIETIES)

NAME OF THE SOCIETY:

YEAR OF AUDIT :

I. RESOURCES AND UTILIZATION OF FUNDS ----------**20**

a) RESOURCES ..... 10 Marks

Sr. No.	Head of A/c	Proportion	Marks Allotted	Actual Marks	Remarks if any
(1)	Share Capital	5% of total liabilities in the annual balance sheet	2		
(2)	Reserve & Other funds	6% of total liabilities in the annual balance sheet	2		
(3)	Deposit/borrowing	84% of total liabilities in the annual balance sheet	2		
(4)	Other liability to be specified	3% of total liabilities in the annual balance sheet	2		
(5)	Net Surplus/ Net Profit	1% to 2% of total liabilities in the annual balance sheet	2		

b) UTILISATION.....10 Marks

Sr. No.	Head of A/c	Proportion	Marks Allotted	Actual Marks	Remarks if any
1.	Cash reserve ratio/cash in Hand/Bank Balance	5% of total deposits (i.e. 4.2% of total liabilities in the annual balance sheet	2		
2.	SLR	20% of total deposits (i.e. 16.80% of total liabilities in the annual balance sheet	2		

3.	Loans and Advances	70% of total liabilities in the annual balance sheet	2
4.	Fixed Assets	4% of total liabilities in the annual balance sheet	2
5.	Other Assets	1 % of total liabilities in the annual balance sheet	2

II. MOBILISATION OF FUNDS ----------15

1. <u>Deposits/Share Capital</u> ----------10

(Increase in total deposit/share capital over previous year)
Marks allotment criteria:

a) If increased above 20% (full marks)--- 10
b) If increased between 15% to 20% ------ 05
c) If increased between 10% to 15% ------ 03
d) If increased between 5% to 10% ------- 02

2. <u>Loans and Advances</u> ---------- 05

Increased in loans/advances over previous year
(interest capitalization amount is to be excluded)
Marks allotment criteria:

a) If increase is above 20% (full marks)----- 05
b) If increase between 10% to 20% ---------- 03
c) If increase between 5% to 10% ---------- 02

III. RECOVERY BY PERFORMANCE -----25

1. Total marks for Overdues of loans ------ 10

(Percentage of overdues to loans & advances outstanding at end of the year)
Marks allotment criteria:

a) Overdues upto 10% (full marks) -------- 10
b) If overdues is more than 10%
one mark shall be deducted by overdues above 10%.

2. Effective legal action ----------05
Marks allotment criteria:

a) All the overdues over 1 year are covered 75% by legal action (full marks)---05

b) Legal action taken on overdues below 50% to 75% ----------03

c) Legal action taken on overdues between 25% to 50% ----------02

3. Position of NPA's---------- 10
(Percentage of Net NPA to NET Advances)
Marks allotment criteria:

a) Below 10% (full marks)---------- 10
b) Between 10% to 15% ---------- 07
c) Between 15% to 20% ---------- 05
d) Between 20% to 25% ---------- 03
e) Above 25% ---------- 00

IV. **Profitability analysis on Total Income**---------- 10

Sr. no	Particulars	Standard Macro Norms	**Marks Allotted**	**Actual Marks**	**Remarks if any**
1	Interest paid on Deposits	60% of total income	2		
2	Salaries & Wages	15% of total income	2		
3	Administrative cost	10% of total income	2		
4	provision	05% of total income	2		
5	Profit	10% of total income	2		
	Total		10		

V. Borrowing Capacity of the Society ---------- 05

Marks allotment criteria:

a. If borrowing capacity exceed total deposits and borrowings ----- 05

b. If deposits exceed borrowing capacity ---------- 00

VI. Net Worth (Valuation of shares) ---------- 05

Marks allotment criteria:

a. If net worth of the share exceed the face value of shares ---------- 05

b. If net of the share at par with face value of the shares ---------- 03

c. If net worth of the share below the face value of the shares ------- 00

VII. Maintenance of Records ---------- 10

While ascertaining the position the documents pertaining to loan, and other records, the following aspects should be taken into consideration.

a) Scrutiny of loan application
b) Approval and sanction of loan by appropriate Authority
c) Effective arrangement for release/recovery of loans
d) Proper security
e) Updating the membership records
f) Updating the other books of accounts/records
g) Compliance of various provision of Act Rules & Bye laws.

The auditor may give a mark in the range 0 to 10 depending upon irregularities detected.

VIII. OPERATIONAL EFFICIENCY ---------- 05

Marks allotment criteria:

1) Compliance with Registering Authority i.e. periodical reports and information ---------- 02

2) Timely submission of returns and other information ------ 02

3) Timely disposal of grievances at the level of the society --- 01

IX. EFFICIENCY OF MANAGEMENT ----------05

Marks allotment criteria:

1) If AGM/SGM and meetings of BOD/sub committee are held regularly as per Bye laws and procedure ----------01

2) If precise loan rules and loan policies are framed and approved by authority ----------01

3) If the internal check and internal control system is effective ---- 01

4) If the employees of the society are qualified and trained --------- 01

5) If the required Rules & Regulations pertaining to staff matters are framed ---------- 01

Total:	(I to IX)	100

Note : If fraud/misappropriation/serious irregularities is detected 10 marks to be deducted from the above final allotment marks.

AUDIT CLASSIFCATION

Depending upon the aggregate marks secured by the Urban Society on the basis of the above I to IX Norms. Audit Classification may be awarded by adopting following criteria:

Marks secured	Audit Classification
a) If the total marks awarded to the Society is 70 and above	"A"
b) If the marks secured 55 and above And less than 70	"B"
c) If the marks secured 35 and above but less than 55	"C"
d) If the marks secured less than 35	"D"

B – SALERY EARNERS SOCIETIES

NAME OF THE SOCIETY:

YEAR OF AUDIT:

I. RESOURCES AND UTILIZATION OF FUNDS ----------20

a) RESOURCES ..... 10 Marks

Sr. No.	Head of A/c	Proportion	Marks Allotted	Actual Marks	Remarks if any
(1)	Share Capital	15% of total liabilities in the annual balance sheet	2		
(2)	Reserve & Other funds	5% of total liabilities in the annual balance sheet	2		
(3)	Deposit/borrowing	75% of total liabilities in the annual balance sheet	2		
(4)	Other liability to be specified	2% of total liabilities in the annual balance sheet	2		
(5)	Net Surplus / Net Profit	2% to 3% of total liabilities in the annual balance sheet	2		

b) UTILISATION.....10 Marks

Sr. No.	Head of A/c	Proportion	Marks Allotted	Actual Marks	Remarks if any
1.	Cash reserve ratio/cash in Hand/Bank Balance	2% of total deposits (i.e. 4.2% of total liabilities in the annual balance sheet	2		
2.	SLR	10% of total deposits (i.e. 16.80% of total liabilities in the annual balance sheet	2		
3.	Loans and Advances	85% of total liabilities in the annual balance sheet	2		
4.	Fixed Assets	2% of total liabilities in the annual balance sheet	2		
5.	Other Assets	1 % of total liabilities in the annual balance sheet	2		

II. MOBILISATION OF FUNDS ----------15

1. <u>Deposits/Share Capital</u> ----------10

(Increase in total deposit/share capital over previous year)

Marks allotment criteria:

a) If increased above 20% (full marks)--- 10
b) If increased between 15% to 20% ------ 05
c) If increased between 10% to 15% ------ 03
d) If increased between 5% to 10% ------- 02

2. <u>Loans and Advances</u> ---------- 05

Increased in loans/advances over previous year
(interest capitalization amount is to be excluded)
Marks allotment criteria:

a) If increase is above 20% (full marks)----- 05
b) If increase between 10% to 20% ---------- 03
c) If increase between 5% to 10% ---------- 02

III. RECOVERY BY PERFORMANCE ----------15

1) Overdues ---------- 10
(Percentage of overdues to loans & advances outstanding at end of the year)
Marks allotment criteria

a) Overdues upto 10% (full marks)---------- 10
b) If overdues is more than 10% one mark shall be deducted by increase of each percent of overdue above 10%.

2. Effective legal action ---------- 05
Marks allotment criteria
a) All the overdues over 1 year are covered 75% by legal action (full marks) ------ 05

b) Legal action taken on overdues below 50% to 75% ---------- 03

c) Less than 50% ---------- 00

(Note : In case overdue are nil full marks should be allotted)

IV. Profitability analysis on Total Income----------15

Sr.no	Particulars	Standard Macro Norms	**Marks Allotted**	**Actual Marks**	**Remarks if any**
1	Interest paid on Deposits	70% of total income	3		
2	Salaries & Wages	5% of total income	3		
3	Administrative cost	7% of total income	3		
4	provision	3% of total income	3		
5	Profit	15% of total income	3		
Total			15		

V. MAINTENANCE OF RECORDS/ GENERAL WORKING ---------- 15

While ascertaining the position the documents pertaining to loan, and other records, the following aspects should be taken into consideration.

a) Scrutiny of loan application
b) Approval and sanction of loan by appropriate Authority
c) Effective arrangement for release/recovery of loans
d) Proper security
e) Updating the membership records
f) Updating the other books of accounts/records
g) Compliance of various provision of Act Rules & Bye laws.

The auditor may give a mark in the range 0 to 15 depending upon irregularities detected.

VI. OPERATIONAL EFFICIENCY ---------- 10

Marks allotment criteria

1) Compliance of the Audit/inspection/Inquiry report---------03

2) Timely submission of returns and other information ------- 02

3) Operational efficiency by using computer software in maintaining records ---------- 05

VII. EFFICIENCY OF MANAGEMENT ---------- 10

1) If AGM/SGM and meetings of BOD/sub committee are held regularly as per Bye laws and procedure ---------- 05

2) If the internal check and internal control system is effective ---- 02
3) If the employees of the society are qualified and trained --------- 02
4) If the required Rules & Regulations pertaining to staff matters are framed ---------- 01

.....

Total: (I to VII) 100

.....

Note : If fraud/misappropriation/serious irregularities is detected 10 marks to be deducted from the above final allotment marks.

AUDIT CLASSIFCATION

Audit classification marks shall be awarded on the basis of following criteria:

	Marks secured	Audit Classification
i)	If the total marks awarded to the Society is 70 and above	"A"
ii)	If the marks secured 55 and above And less than 70	"B"
iii)	If the marks secured 35 and above but less than 55	"C"
iv)	If the marks secured less than 35	"D"

FORM M– 4

[See rule 114A(1)]

Form of application for conducting enquiry/inquiry

Before the Registrar

Registration of Complaint No. -_____.

Mr./Mrs./Ms/_____.

Address._____,

_____,

(Street),

(Village)/(City),

(Taluka),

(District),

Goa. ....

It is hereby certify that the Complainant is _____ (Creditor/Federal Institution/ Member/Members/ Board of Director or Directors)

Note:

**Incase of complainant filed by board member the same shall be made by atlaeat one third of total number of members on the Board.*

**Incase of complainant filed by the members of the society same shall be made by atlaeat one fifth of total number of members of the society.*

complaint is against :

Name:

Designation:

Address :

Complaint filed under section: Section 76A

Or Section 77 of the Goa Cooperative societies Act, 2001 (Goa Act 36 of 2001)

The Complainant above named most respectfully state and submit as under: — (Brief facts leading to the Complaint)

.....

.....

State whether the complainant has/had made any previous complaint before the Registrar for redressal of the grievance which is the subject matter of this complaint, then the details in respect of the outcome/result of the same shall be stated and the copy of the judgement/order/direction thereto, if any, shall be enclosed to the Complaint–(YES/NO.)

Place: _____.

Dated: ___ / ___ / 201___.

(Signature/LHTI of the Complainant)

COMPLAINT VERIFICATION

I, the complainant Mr./Mrs./Miss/Kum. ....., son/wife/daughter of ....., aged ..... (Nationality),.....Occupation ..... resident of Flat/House No. ....., (Building/Apartments) ....., (Street), ... (Village/City),..... (Taluka), ...(District) Goa, do hereby verify and state that Brief facts leading to the Complaint what is stated by me in the above complainant are true to my own knowledge and belief and are in the nature of legal submissions and/or inferences of facts, which I believe to be true.

Verified at (Place),

on this ..... day of ....., 201 .....

(Signature/LHTI of the Complainant)

DEPONENT Note:—

(1) The self attested copies of the documents relied upon by the Complainant in support of his allegations contained in the complaint shall be enclosed to the Complaint. If the documents relied upon by the Complainant are not in his power and possession, the person from whom they may be secured shall be stated in the Complaint.

(2) The List of witnesses, with their name/s and address, whom the Complainant desires to examine in support of his allegations in the complaint shall be enclosed to the Complaint.

(3) Total sets of Complaint for the office use and as many sets equivalent to the number of opponents complained against shall be submitted by the Complainant to the Registrar at the time of presenting the Complainant. _____

FORM M–5

[See rule See rule 114A(1)]

Form for Self Declaration before the Registrar

Complaint No.…….....

Mr./Mrs./Miss/Kum. .....
Flat/House No. .....,
Building/Apartments, ……
(Street), ……..
(Village)/(City),……..
(Taluka),
(District),
Goa. … Complainant

V/s

(Name, designation and address of the opponents against whom the complaint is made)

… Respondent /s

SELF DECLARATION

I, Mr./Mrs./Miss/Kum. ....., son/wife/daughter of ....., aged .....years,....., (Nationality), Occupation ....., resident of Flat/House No. ....., (Building/Apartments),..... (Street),..... (Village/City), ...(Taluka),..... (District)..... Goa, the Complainant above named, do hereby on solemn affirmation hereby declare as under:—

(1) I say that I have filed Complaint before the Registrar of Cooperative Societies the contents of the said Complaint shall be treated as reproduced herein for all legal purposes.

(2) I say that the Annexures which are enclosed to the Complaint are the self-attested photo copies of their respective originals.

(3) I say that what is stated by me that Brief facts leading to the Complaint what is stated by me in the above complainant are true to my own knowledge and belief and in the nature of legal submissions and/or inferences of facts, which I believe to be true.

(4) I say that what is stated by me in paragraphs 1, 2 and 3 above is true to my own knowledge.

Solemnly affirm and declare at .....(Place) on this ..... day of ....., 202.....

(Signature/LHTI of the Complainant)

Witness (Name & signature)

1.....

2.....

FORM M-6

[See Rule 114A(2)]

REGISTER OF COMPLAINTS

Sr. No	Date of Receipt of Complaint	Name & address of the Complainant	Name & address of the opponent/s
1	2	3	4
Brief facts of the complaint	Provision of the Act under which complaint is filed	Quantification of Fraud in terms Rupees	Date of issuing Notice
5	6	7	8
Date of hearings	Date of Final Disposal	Remarks	
9	10	11	

Signature of the Registrar / Dy. Registrar/ Assistant Registrar / Co-operative Officer/Special Auditor (Unit In-charge)

FORM M-7

[See Rule 114 A(2)]

Form for Acknowledgement of Complaint

Date:

Acknowledgement of Complaint No. .....

To, Shri/Smt .....

.....

Sub.:- Your complaint dated .....

Sir/Madam,

Your complaint, dated ..... against Shri/Smt ..... has been registered and numbered as ..... Intimation will be sent to you in due course regarding the further action on your complaint.

Yours faithfully,

Office of the Registrar of Coop Societies

FORM M-8

[See Rule 114 A(3)]

Form for seeking clarification on rectification of defects

To, Shri/Smt .....

Ref.:- Your complaint dated .....

Sir/Madam,

Your complaint dated ..... against Shri/Smt ..... is found to be deficient in the following particulars. You are hereby required to supply the omissions and rectify the defects mentioned below within ten days from the date of receipt of this communication, failing which; your complaint will be disposed of on the basis of the available material.

Yours faithfully,

Signature of the Registrar / Dy. Registrar/
Assistant Registrar / Co-operative Officer/
Special Auditor (Unit In-charge)

Omissions to be supplied:-

(1)Prescribed fee of Rs. 5000/- to be paid.

(2)Complaint is not signed by the complainant.

(3)Complaint is not verified by the complainant.

(4)self-declaration of the complainant in the prescribed form not enclosed. (5)Name, designation and address of opponent complained against not furnished.

(6)Documents relied on self-attested or true copies thereof in the custody and control of the complainant not enclosed.

(7)Particulars of documents relied on, not in the custody or control of the complainant, has not been stated.

(8)Required sets of copies of self-declaration and documents not enclosed.

(9)Other reasons. _____

FORM M-9

[See Rule 114 A(4)]

Form for rejection of complaint

To,

Shri/Smt .....

Sir/Madam,

Your complaint, dated ..... containing certain allegations against Shri/Smt ..... has been rejected vide order dated ..... of the Registrarof cooperative Societies for the reasons mentioned below:—

*<u>Reasons for rejection of the complaint:</u>

(1) The defects and/or omissions pointed out in Complaint No. ..... dated ..... have not been rectified and/or supplied.

(2) The complaint does not disclose an allegation, which can be investigated by the Registrarof cooperative Societies.

(3) The complaint, is,— (a)frivolous. (b)vexatious. (c)not made in good faith.

(4) There are no sufficient grounds for investigation of the complaint.

(5) Other remedies are available to the complainant and in the circumstances of the case it would be more proper for the complainant to avail of such remedies.

(6) The Public Functionary against whom the complaint is made is not one in respect of whom a complaint can be entertained by the Registrarof cooperative Societies.

(7) The complaint is made after the expiry of threeyears from the date on which the action complained against is alleged to have taken place.

(8) An earlier complaint based on the same allegation as those made in the present complaint was previously disposed of by the Registrarof cooperative Societies or any other authority through proceeding No. ..... date .....

Yours faithfully,

Signature of the Registrar / Dy. Registrar/
Assistant Registrar / Co-operative Officer/
Special Auditor (Unit In-charge)

(*Strike out the reasons which are inapplicable.) _____

FORM M-10

[See Rule 114 A(3)]

Form for seeking additional clarification

Acknowledgement of Complaint No. .....

To,
Shri/Smt ……..…..
……..

Sub:- Your complaint dated ……

Sir/Madam,

Upon perusing the above complaint and the documents accompanying it, the Registrar of cooperative Societies would like to have following clarification/s from you in the matter.

(i)

(ii)

(iii)

(iv)

You are, therefore, required to furnish all the above clarifications on or before _____, failing which the matter will be decided in absence of such clarifications.

Yours faithfully,

Signature of the Registrar / Dy. Registrar/
Assistant Registrar / Co-operative Officer/
Special Auditor (Unit In-charge)

FORM M-11

[See Rule 114 A(5)]

Notice for giving opportunity to all the parties connected for enquiry/inquiry

DEPUTY REGISTRAR OF CO-OPERAIVE SOCIETIES
Government of Goa
Panaji Goa. 403 001

Proceedings No. …… Date:

To,
Shri/Smt .....
.....(Opponent)

NOTICE

Whereas upon conducting the scrutiny and verification of the complaint, dated..... I .....Deputy Registrar of Co-operative Societies ~~(See Rule 114-A),~~in exercise of powers vested in me under sub section (2) of section 76A of the Act hereby afford an opportunity to all the concern to offer their comments in the matter and to state why a detailed inquiry is not required to be conducted against the complaint made by the complainant.
The following documents are enclosed herewith to enable you to submit written say.

(i) *The complaint dated ..... filed against you by Shri/Smt ....,

(ii) *The brief facts leading to the Complaint containing an allegation against you which the Registrar of cooperative Societies has on his own motion proposed to investigate for the grounds mentioned therein is enclosed herewith.

(iii) *The action in respect of which the Registrarof cooperative Societiesproposeto conduct an investigation, copy thereof is enclosed herewith.

Now, therefore, you are hereby required to submit your comments as aforesaid on .... at_____ a.m./p.m. before the Deputy Registrarof cooperative Societies together with such affidavits (if any) of witnesses and documents in the original and three sets of copies thereof as you may desire to be examined and considered before further steps in the investigation are ordered.

You may represent yourself in the matter either in person or by legal practitioner.

Take notice that in default of your appearance to submit your comments on the aforesaid date and time, further investigation will be proceeded with on the basis of the material available without any further notice.

Given under the hand and the seal of this Institution on this _____ (date) day of the month of _____20__ (year).

Sd/-

Signature of the Registrar / Dy. Registrar/Assistant Registrar / Co-operative Officer/Special Auditor (Unit In-charge)

(*Strike out whichever is inapplicable.) _____

FORM M-12

[See rule 114B(b)]

INSPECTION MEMO FOR URBAN CREDIT AND CREDIT COOPERATIVE SOCIETIES

PART-A

1. Name and Address of the society-

2. Date andRegistrationNo. :-

3. Area of Operation:-

4. No of Branches/Extension Counters.

5. Other details:
   a) Period of Inspection:-
   b) Audit Completed up to:-

c) Audit Classification:-

d) Name of Statutory Auditor:-

6. Name , Mobile No. and e-mail ID of the Chairman

Name & Mobile No. and e-mail ID of the Chief Executive

7. **Main objects and business of the so**

a) Whether the society has diversified its objects in the present scenario during the period of inspection.

If Yes, specify in details :-

b) Whether any restrictions areimposed by the Registrar.

If yes, specify in detailsthe stepstaken by the society to rectify the defects and revive its functioning.
Details of proposed action plan if any:

PART-B

1.Management

Board of Directors during the period under Inspection:

Sr. No.	Name of the Directors on the Board	Designation	Elected /nominated	Tenure	Date on which the election to office bearer
1.	2.	3.	4.	5.	6.

a) Total Strength of BOD as per Byelaws :-

b) Whether reserve seats as per Section 59(4) are filled or otherwise :-

c) Whether any vacancies on the Board were created subsequently on account death, resignation, disqualification etc and if so action taken by the Board:-

d) Whether any serious financial or administrative discrepancies noticed, if so, details thereof:-

e) Suggestions if any:-

2 .Bye-Laws

a) Whetherthe bye-laws arein conformity with the Goa Cooperative Societies Act,2001 and Rules 2003.(YES/NO).

If no highlight bye laws which are in contradiction:

b) Whether upto date copy of the bye-laws have been maintained-(YES/NO) (if no, the reason thereof):

c) Suggestions if any:-

3 .Physical verification of cash on the date of Inspection.

i. Cash in hand

Rs._____as on_____

a) Whether any cash retention limit is prescribed by the society in its bye-laws, if no, the reason thereof:

b) Whether cash retained in hand is within the prescribed limit, if no, the reason thereof.

c) Whether any insurance covered is provided for retaining the cash balance.

d) Whether society have any provision of safe for custody of cash

Suggestions if any:-

ii. Cash at Bank (on the date of inspection)

Name of the Bank	A/c No.	Type of A/c	Balance Amount in the said account	Amount confirmed with the bank	If differs, reconciled amount	Remarks (if any)

a) Bank balance certificate, enclosed:

b) Bank reconciliation, if any, enclosed:

(N.B.:- Inspecting officer shall request the society in advance to obtain updated statement of bank account or confirmation of bank balance certificate and place on records for inspection)

4. Insurance Policies and its period of coverage.

Particulars	Policy No.	Sum Assured /Amount Coverage	Period	Remarks
Cash				
Building &Machinery				
Stocks				
Vehicles				
Others, if any				

Specific observations if any :

.....

.....

.....

5. Membership

a)Total number of members at the commencement of Cooperative year :-

b) NewMember enrolled up to 31st March:–

c)Number of Members who resigned or ceased to continue up to 31st March:–

d) Total Membership strength as on date of Inspection : - (a+b-c =d)

e) Whether the member enrolled fulfils the required eligibility criteria.

f) Whether all membership applications are duly filled with all the mandatory details:-

g) Whether application was place before the Board for acceptance, if so the details thereof:-

h) Whether admitted members are from within the area of operation and if no,whether clarification is sought from the society

i) Whether any admission of member has been done by the administrator or Committee of Administrators and if so, whether approval of the General Body has been obtained.

Any other specific comments/observations, if any:

……..
……..
……..

6. Role of Board of Directors

Strength of BOD :_____
Quorum required for the BOD meeting:_____

a) Number of Board meeting held during the period under Inspection.

Date	No. of Directors attended	Whether leave of absence was granted to absentee director	Whether any meeting was held without required quorum	Total Nos. of Resolution passed in said meeting	Sitting Fees Paid	TA & DA Paid	Honorarium Paid

*Besides above if any other incentives are paid toOffice bearers/Director may specify:- ……
……

1) Whether Board meetings are convened as per provision of the Act, Rules and Bye-Laws, if no, the reason thereof : ……
……

2) Whether in these meetings any resolution is passed contradicting the provision of Act & Rules and guidelines issued by Registrar:- Yes/No

3) Whether the Board by superseding the powers of the General Body has taken any financial or administrative decisions or has incurred any expenditure beyond their limit:- Yes/No

4) Whether any expenditure is incurred by the society exceeding the prescribed limit:- Yes/No

5) Whether any important resolution involving financial implications are passed by the Board without having powers to do so:-Yes/No

6) Whether any decisions taken by the Board exceeding its powers are subsequently complied with and if so the repercussions, if any:-

7) Whether any important resolution was passed with descent, if so details thereof.

b) <u>Sub-Committee constituted by the Board</u>

(Details of Sub-Committee members and its functioning) if any
Purpose:-
Specific role of the Committee:-
Period:-
Details of Remuneration/TA/DA etc. if paid:-
Details of Honorarium if paid:-
Details of the decision taken:-

C) **Supersession or disqualification of Board**

Whether the Board was superseded or any of the directors on the board were disqualified during the period under Inspection, if yes reason thereof alongwith following details.

Reason:- .....

.....

...

Vide orderNo.&date :-

Under which Provision of Act:-

The period undersuspension:-

Whether Administrator appointed, if appointed:

a) The number and date of appointment Order:

b) Period of appointment:

c) Name of the Administrator or Committee of Administrator

d)Whether any remuneration is paid:

7.<u>Annual General Body meeting:</u>

a) Whether necessary 14 days notice as required under provisions of Act and Bye-laws was given to the members of the society
b) Whether copies of the audited statement account were provided to the members in advance for discussing in the meeting.
c) Details of the attendance for the meeting:-.....

d) Details of the required quorum for the meeting :.....

e) Whether the required quorum have been attained or otherwise:.....

f) Whether AGB was adjourned and if yes reason thereof.....

.....

g) Whether any major policy decisions involving financial implication are taken under any other subject of the agenda, if so Specify.....
.....

h) Whether any Resolution passed by General Body contravenes the provisions of Act, Rules and Byelaws, if so specify.....
.....

i) Whether any Special General Body meeting is held during the period under Inspection, if yes, reason thereof with information as above.....
.....

8.<u>StaffPosition.</u>

a) Whether there is approved staff pattern for appointment of staff, offer Comments.....

b) Whether any new staff have been appointed during the period under inspection, if so , give details.....
c) Whether the society has followed the required procedure of constituting Staff Assessment and Selection committee before appointing the staff .....
.....
d) Whether any recruitment Rule are framed and pay scale pattern adopted for the staff, if not the reason thereof.....
e) Whether the society has established for its employees provident fund account as required under Section 56 of the Act, if so give detail .....
.....

9.Working Capital

Total of liabilities/Assets as per Balance Sheet less
1) Accumulated loss
2) Contra, if any
Total:-

Working Capital	Position as on 31/03/20___	Whether Increase or Decrease

Analysis on Resource and utilization on Working Capital.

Working Capital RS._____

10.RESOURCES

Sr. No.	**Head of A/c**	**Proportion**	**As on 31st March 20_____**
(1)	Share Capital	5% of total liabilities in the annual balance sheet	
(2)	Reserve & Other funds	6% of total liabilities in the annual balance sheet	
(3)	Deposit/borrowing	84% of total liabilities in the annual balance sheet	
(4)	Other liability to be specified	3% of total liabilities in the annual balance sheet	

	(a)		
	(b)		
	(c)		
(5)	Net Surplus/ Net Profit	1% to 2% of total liabilities in the annual balance sheet	

11.UTILISATION

Sr. No.	**Head of A/c**	**Proportion**	**As on 31st March 20___**
1.	Cash reserve ratio/cash in Hand/Bank Balance	5% of total deposits (i.e. 4.2% of total liabilities in the annual balance sheet	
2.	SLR	20% of total deposits (i.e. 16.80% of total liabilities in the annual balance sheet	
3.	Loans and Advances	70% of total liabilities in the annual balance sheet	
4.	Fixed Assets	4% of total liabilities in the annual balance sheet	
5.	Other Assets	1 % of total liabilities in the annual balance sheet	

Inspection observation on resources and utilization chart of the society.

12. Deposits

Sr. No.	**Types of Deposit**	**Position as on 31/03/20__**	**Whether Increase or Decrease**	
			Amount	**Percentage**
1.	Saving			

2. Current

3. Fixed

4. Recurring

5. Pigmy

6. Others

a) Whether society has accepted deposits from nominal members / non-members, if yes give details.....

b) Whether the society have provided to its members pigmy collection facility, if yes, give details such as
Machine
Manual
Deposit Procedure

c) Whether security depositobtained from pigmy agent, if so give details.....

d) Whether any indemnity bond isexecuted andsigned by pigmy agent and if signed, whether the said bond is duly registered before appropriate authority .....

e) Whether the society has adopted any mechanism for periodical confirmation ofbalance with the society and pigmy account holder .....

13. Fixed Assets Purchased if any, by the Society during inspection

1. Whether the society has purchased any fixed assets duringthe periodunderinspection, if so, the details thereof.....

Movable/Immovable with details thereof purchased by society.

Movable

Immovable

2. Whether necessary permission / NOC have been obtained from Registering Authority, if no reasons thereof .....

3. Whether due procedure is followed by the society while purchasing fixed assets. (Yes/No) if no reasons thereof.....

4. Whether the society has followed the financial discipline prescribed under Section 58 and Section 62 of the Act, if not offer comments.....

.....

14. Loans and Advances.

Comments on Loans& Advances financed during the period of inspection.

Sr. No.	**Types of Loan**	**Balance as on 31/03/20___**	**Whether Increase or Decrease**	
			Amount	**Percentage**
1.				
2.				

Gold Loan

a) Whether society has made any policy for sanctioning gold loan, If yes whether the same is in conformity with the guidelines issued by the Registrar.....

b) Whether the society has sanctioned any Gold loan without any specific provision in the bye laws or without any specific scheme formulated to that effect, if so give details .....

Specific comments on other loans

1) Whether Loan rules and policies are framed and approved by the Registering Authority.....Yes/NO.
2) Whetherbusiness policy on loan schemeis approved by BOD.....YES/NO.
3) Whetherany cases of loan sanctionedbeyond the prescribed loan limit....YES/NO.

4) Whether prior to sanctioning loan income recognition and repaying capacity of borrower has been verified by the society.....YES/NO

5) Whether the loan application has been endorsed by the BOD/ sanctioning authority.....YES/NO

6) Whether required documents and security obtained.....YES/NO

7) Whether the Board of Management/General Manager/ Managing Director, Branch Managerand any other sanctioning authority have commented on credit appraisal -YES/NO with comments .....
.....

8) Whether any cases of loan sanctioned to the members beyond area of operation are noticed..... YES/NO

9) Whether any loan is sanctioned to Board of Directors or their family or to their relatives, if so the amount involved and other details thereof.....
.....

10) Whether any fake or bogus or dummy loan found sanctioned during the period under inspection and if so, the details thereof.....
.....

11) Whether all loan application during the period under inspection are duly filled and completed in all respects and collateral securities are found on record-YES/NO with comments .....
.....

Is there any mechanism in place to verify post- sanction and utilization of loan by the loanee members of the society

a) Modus operandi followed by the society to post intimate the loanee member.....

b) Whether separate Saving account has been opened to operate loan account.....

c) Whether security measures for hypothecation or assignment of policies or execution of various deeds/agreements have been executed and are brought on record of the society.....
.....

15. Bad & Doubtful Assets and Provision thereof

Sr. No.	Bad Debts	Gross NPA as on 31/03/20__	Whether Increase or Decrease Amt.	%
1.	Gross NPA x 100 / Outstanding Amount			

Formula :-Gross NPA multiply by 100divide by outstanding amount=percentage of Gross NPA

a) Whether assets have been classified and necessary provisions are made as per the guidelines issued by the Registrar....YES/NO. If yes, the position in the below prescribed format.

Classification	Overdue Period	%age	Amount
Standard Asset	Upto six months	-	
Sub-Standard Asset	Remain as NPA for not exceeding 24 months	10%	
Doubtful-I	Remain as NPA between 25to 36 months	20%	
Doubtful-II	Remain as NPA between 37 to 48 months	30%	
Doubtful-III	Remain as NPA between 49 to 60 months	50%	
Loss Asset	Above 60 months	100%	

If no, the reasons thereof.....

.....
...

b) Whether the society has adopted any accounting software and if adopted whether they covered all the above classification of assets standards...yes/no

c) Details of the NPA provisioning done during the preceding year with alongwith figures.....

d) Total overdue loan amount of at the end of the preceding year.....

e) Total amount of Overdue Interest at the end of the preceding year.....

f) Gross NPA of the Society and percentage to Gross advance.....

(Formulae:- Gross NPA multiply 100 divided Gross Advance)

g) Net NPA of the Society and its percentage to Net Advances.....

(Formula:- Net NPA multiply 100 Divided by Net advances)

*(Net NPA = Gross NPA minus Provision)

*(Net Advances= Gross Advances minus NPA Provision Gross NPA)

16. Interest Overdue Reserve

Sr. No.	**Interest Overdue Reserve**	Position as on 31/03/20__	Whether Increase or Decrease	
			Amount	Percentage
1.				

17.(A)Status of ABN Cases

Sl. No.	Particulars	No. of cases	Amount
1.	Pending at the commencement of the Cooperative year		
2.	Cases filed during the Cooperative year		
3.	Cases disposed during the Cooperative Year.		
4.	Cases pending for finalization at the end of the Co-operative year.		

(B)Status of Execution cases

Sl. No.	**Particulars**	**Total No.**	**Amount involved**
1.	Execution proceedings pending as per the Award/Decree passed at the commencement of the Cooperative year		
2.	Award/Decree referred for execution during the Cooperative year		

3. Recovery executed mutually and decree disposed
4. Decree disposedafter Execution
5. Decrees pending for execution at the end of the Cooperative year

(C) Legal action taken for recovery of Overdue loans.

Whether any action is initiatedby the society for realization of overdue loans,

If, yes, comment and if no, reasons thereof.....

.....

Whether theBOD's has initiated any action formanagement of NPA, if yes, give details.....

.....

18.List of records maintained by the society under Sec.73 of the Act.

Sr.No.	Records required to be maintained	Whether records maintained YES/NO	Whether any anomalies, defects observed	Specific comments/ observations
1.	Copy of the registered bye-laws with amendments made from time to time			
2.	Minute book of the board of directors meetings and committee meetings			
3.	The minute book of the general meetings			
4.	Accounts of all sums of money received and expended by the society			
5.	Accounts of all purchases and sales of goods made by the society			

6. Accounts of all assets and liabilities of the society
7. A register showing memberwise patronage of various services provided by the society
8. An up-to-date register of all members
9. Copies of the annual statement of accounts, directors report and auditors report

Any other specific suggestions/observation /recommendation:
.....
.....

19.(A) Profitability analysis on Total Income

Sr. no	Particulars	Standard Norms	Amount as on 31/03/20__	Whether Increase or Decrease	
				Amount	Percentage
1	Interest paid on Deposits	60% of total income			
2	Salaries & Wages	15% of total income			
3	Administrative cost	10% of total income			
4	provision	05% of total income			
5	Profit	10% of total income			
	Total	100%			

Comments on profitability analysis.....

.....

Specific suggestions/observation /recommendation .....

.....

(B)Profit/Loss.

(Detail narration on reason for loss, if the society sustained loss).

20. Liquidity

Sr. No.	Head of A/c.	Actual Amount	Proportion	Actual Position in %age	Mentioning the amount is exceed/short
1.	Cash Reserve Ratio/cash in and/Bank Balance		5% of total deposits (i.e. 4.2% of total liabilities in the annual balance sheet		
2.	Statutory Liquidity Ratio		20% of total deposits (i.e. 16.80% of total liabilities in the annual balance sheet		

Specific suggestions/observation /recommendation: .....

.....

21. Dues payable to the Registrar/Government as on:-

Audit Fees Payable: (a) to the Government.....

(b) to the Auditor .....

Filling Fees:-

Share Capital:-

Any Other dues payable:-

22.Submission of Statutory Reports and Returns.

a. Whether Society has filled its annual Return u/s 81 of the Act:- if yes , the detail thereof and if no reasons thereof.....

b) Whether Society has paid its Audit Fees:-if yes, the detail thereof and if no reasons thereof……..

c) Whether Society is submitting monthly liquidity report:- if yes , the detail thereof and if no reasons thereof……

d)Whether Society has paid education fund to Govt.:-if yes , the detail thereof and if no reasons thereof……

e)Government dues payable if any……

23.Defects and irregularities if any.

a) In case of any deficiency, the Inspecting Officer in each case should clearlyhighlight in his/her report the deficiencies by fixing the responsibilities…..
……

b) In case of any administrative or financial irregularities are noticed, the gravity of the defects & irregularities should be assessed and accordingly commented in the
report……
……

24. Net worth of Share

(Calculation)

a)	Net worth	*Paid up share capital – Statutory Reserve –Other Free Reserve + Credit balance of profit and loss, if any*	***Minus*** *1) Accumulated Loss 2) Short provision, if any.*
b)	Value of share of members or paid up share capital	*Net worth x 100 / Paid up capital*	(if the share value is 100% or more, the share is fully protected)

Comment on value of shares:-

25. <u>Borrowing capacity of the Society</u>(As per section 41 of the Act)

(Formula)
[(Borrowing capacity = Paid up Share capital+ Reserve+ Building Fund + Accumulated profit or Minus Loss, if any) X 10 times].

Sr. No.	Various deposits/ borrowings from members and other sources	Actual Amount (Rs)	Permissible borrowing capacity as per Section 41 of the Act	Variance (3-4)
1.	2.	3.	4.	5.
	a) Deposits from members			
	b) Loans from financial institutions and other sources			
	Total :(a +b)			

Whether Society exceeds its borrowing Capacity:- Yes./No

Suggestion if any.....

.....

26.<u>Weightage Average Yield & Weightage Average Cost:-</u>

Calculation of Weightage Average Yield:

<u>(Interest received on loan and Advances + Interest received on investment x 100)</u>
Working Capital

<u>Calculation of Weightage Average Cost</u> :<u>Interest paid on deposit x 100</u>
Working Capital

Chart showing Net interest Margin

	Particulars	Position as on 31/03/20____	Whether Increase or Decrease	
			Amount	%
A	Weightage Average Yield			
B	Weightage Average Cost			
(A-B)	Net interest margin ***(desirable level is above 3.5)***			

27.General Remarks

Name:- Designation :-

Signature of the official representative of the society:

Name:- Designation :-

Signature of the Inspecting Officer :-

N.B.:-the inspecting officer shall be responsible for willful omission or failure to report to the Registrar regarding mismanagement, misappropriation of society's fund or violation of any provision of the Act.

Encl.:- 1. Statement of Accounts
2. Cash Balance Certificate
3. Bank account statement/Bank balance certificate
4.Statement showing TA, DA paid to Directors,
5. Copy of any important resolution (if any)
6.Any other document required in support of inspection memo may be enclosed

FORM M-13

[See rule 114C(1)]

DECLARATION OF FINANCIAL PARAMETERSAS REQUIRED UNDER 76C(2) OF THE ACT

The Financial position of the(name of the society)Society for the month of……..is detailed here under in the prescribed annexure-I, II, III,IV and V:

ANNEXURE - I

RESOURCES

Sr. No.	Head of A/c	Actual Amount	Required Proportion	Proportioned amount	Variance if any (3-5)
1.	2.	3.	4.	5.	6.
(1)	Share capital		5% of total liabilities in the annual balance sheet		
(2)	Reserve & other Funds		6% of total liabilities in the annual balance sheet		
(3)	Deposit/borrowing		84% of total liabilities in the annual balance sheet		
(4)	Other liability to be specified		3% of total liabilities in the annual balance sheet		
	(a)				
	(b)				
	(c)				
(5)	Net profit		1% to 2% of total liabilities in the annual balance sheet		

ANNEXURE - II

UTILISATION

Sr. No.	Head of A/c	Amt.	Proportion	Actual position
1	Cash reserve ration/cash in hand/bank balance		5% of total deposits (i.e. 4.2% of total liabilities in the annual balance sheet	
2	SLR		20% of total deposits (i.e. 16.80% of total liabilities in the annual balance sheet	
3	Loans and Advances		70% of total liabilities in the annual balance sheet	
4	Fixed Assets		4% of total liabilities in the annual balance sheet	
5	Other Assets		1 % of total liabilities in the annual balance sheet	

ANNEXURE - III

(1)	Membership at the close of the quarter ending on
(2)	Date of meeting if held
	(a) B.O.D.
	(b) Executive committee
	(c) Any other committee
	Specify

ANNEXURE - IV

Demand Liability of Deposit

1. Current A/c Deposit Rs.
   Saving Bank A/c Deposit Rs.
   Other (Demand) Deposit Rs.

Total: Rs._____

2.	Fixed A/c Deposit	Rs.
	Recurring A/c Deposit	Rs.
	Pigmy A/c Deposit	Rs.
	Deposit under schemes	Rs.
		Total: Rs.

The total demand and time liability of deposits as on last Friday of week ended on ..... are Rs. ..... against ..... The society has maintained liquidity of 25% as under:

20% Investment	Rs.
5% Cash reserve in safe and in S. B. A/c	Rs.
	Total: Rs.

ANNEXURE – V

1. Outstanding loan amount : Rs.....
2. Gross NPA: Rs. .....
3. Provision for NPA : .....
4. Net NPA:Rs. .....
5. Percentage of Gross NPA to loan outstanding : .....
6. Percentage of Net NPA to loan outstanding : .....

Date:

Place: (Chief Executive / Authorized Signatory)

To,
The Registrar of Cooperative Societies/
The Assistant Registrar of Cooperative Societies

FORM "N"
[See rule 115(1)]

Application regarding reference of a dispute

BEFORE THE COOPERATIVE TRIBUNAL……GOA.

Name and address - Disputant/s

Versus

Name and address - Opponent/s

APPLICATION FILING DISPUTE U/S 83(1) OF THE GOA COOPERATIVE SOCIETIESACT, 2001 (GOA ACT NO. 36 of 2001)

MAY IT PLEASE YOUR HONOUR

The Disputant above named most respectfully submits this application filing dispute as under.

1) The Disputant above named is ……(*)

2) The Respondent is a ……(*)

3) The Disputant states that the dispute is touching the election to the Board of Directors of the society.

4) Brief fact of the case, para wise.

5) Details of valuation on the dispute for payment of processing fee and the Processing fee paid.

6) Averments as to arising of cause of action and exact date of cause of action.

7) Averments to limitation.

8) Details of Relief claimed/prayers.

Name of Disputant and Signature : _____

(A dispute between the Liquidator of a society and the members of the same society shall not be referred to the Registrar)

FORM "N-1"

[See rule 115(1)]

Application regarding reference of a dispute

BEFORE THE REGISTRAR.....

Name and address - Disputant/s

Versus

Name and address - Opponent/s

APPLICATION FILING DISPUTE U/S83(2) OF THE GOA COOPERATIVE SOCIETIESACT, 2001 (GOA ACT NO. 36 of 2001)

MAY IT PLEASE YOUR HONOUR

The Disputant above named most respectfully submits this application filing dispute as under.

1) The Disputant above named is a .....(*)
2) The Respondent is a .....(*)
3) The Disputant states that the dispute is touching the constitution/ conduct of general meetings/ management or business of society.
4) Brief fact of the case, para wise.
5) Details of valuation on the dispute for payment of processing fee and the processing fee paid.
6) Averments as to arising of cause of action and exact date of cause of action.
7) Averments to limitation.
8) Details of Relief claimed/prayers.

Name of Disputant and Signature: _____

*(state specific category to which Disputant/s and Respondent/s belongs amongst the categories listed herein below)

a society/ Board/ member/ present officer, / agent/servant or nominee, any past Board/ member/ officer/ agent/ servant or nominee, a person claiming through a member heir or legal representative of any deceased officer, deceased member of a society /agent or servant of the society, or the Liquidator of the society, or a society which is a member of the society / a person, other than a member who has been granted a loan by the society, or with whom the society has or had transactions and any person claiming through such a person/ a surety of a member, past member, or a deceased member, or a person other than a member who has been granted a loan by the society whether such a surety is or is not a member of the society/ any other society, or the Liquidator of such a society.

(A dispute between the Liquidator of a society and the members of the same society shall not be referred to the Registrar)

FORM "N-2"

[See rule 115(4)]

Register of Dispute

Sl. No.	Date of filing application	Cause of Title	Challan no./Amount and date	Cause of Dispute [strike out which is not applicable] Touching the constitution/conduct of general meeting/Management or business of society	Relief sought	Date of completion of preliminary scrutiny
1	2.	3.	4.	5.	6.	7.

Date of issue of deficiency Memo, if any	Date of compliance of deficiency Memo	Date of summary rejection, if any	Date of filing fresh application after summary rejection	Date of issue of notice for hearing and date of hearing	Date of final order alongwith brief description of the decision	Remarks
8.	9.	10.	11.	12.	13.	14.

Signature of the Registrar / Dy. Registrar/Assistant Registrar / Co-operative Officer/Special Auditor (Unit In-charge)

FORM N-3
[see Rule 115(6)]
Form for Deficiency Memo

Case No. Date: / /

_____ ..... **Disputant**

V/s.

_____ .....
Respondents

DEFICIENCY MEMO

This is with reference to the Application dated / / / filed by the above named disputant under section 83(2) of the Goa Cooperative Societies Act, 2001 (Goa act No. 36 of 2001) claiming that a dispute exists between the disputant and the respondents above named.

Upon preliminary Scrutiny of the said Application, the following deficiencies are noticed.

(Example)

1) In the Application, at Sr. No. 10, the amount in dispute/claim is mentioned as Rs. 6, 238/-, whereas the text of the application shows the amount in dispute as Rs.16, 259/-. A written clarification needs to be submitted regarding this anomaly;

2) .....
3) .....
4) .....

Therefore, the Disputant above named is required to take note of the above defects and remove the deficiencies/anomalies within 30 days from the date of receipt of this Memo, failing which the Application shall be summarily rejected under Rule 115 of the Goa Cooperative Societies Rules, 2003.

Given under the seal of this Office.

( )
Signature of the Registrar / Dy. Registrar/
Assistant Registrar / Co-operative Officer/
Special Auditor (Unit In-charge)

To,
The Disputant/s,
M/s. ..... Society Ltd., _____, _____,
_____, _____, Goa

Copy to:-The Assistant Registrar of Cooperative Societies (if required) with whom the concerned society is registered for information.

FORM N-4
[see Rule 115(7)]
Form For Summary Rejection Order

Case No. Date: / /

_____ .....**Disputant**

V/s.

_____ .....**Respondents**

SUMMARY REJECTION ORDER

The Applicant/Disputant had filed this Application under sub-section (2) of section 83 of the Goa Cooperative Societies Act, 2001 (Goa Act No. 36 of 2001) claiming that a dispute exists between the disputant and the respondents above named.

Upon preliminary scrutiny of the Application and enclosures, some discrepancies were noticed and same were communicated to the Appellant/Disputant by issuing a Deficiency Memo in Form N-3 dated / / calling upon to remove those defects/anomalies within 30 days of receipt of deficiency memo. The Applicant/Disputant was served upon this Deficiency Memo on

//by registered speed post/hand delivery/affixing on the given address/ _____. However, the Appellant failed to remove the defects/anomalies within the given time limit.

In view of above facts, it is very clear that Applicant/Disputant has failed to comply with section 83(2) of the Goa Cooperative Societies Act, 2001 (Goa Act No. 36 of 2001) and sub-rule ( ) of Rule 115, of the Goa Cooperative Societies Rules, 2003 and hence this Application cannot be taken up for hearing.

Now, therefore in accordance with the above provisions the present Application is hereby Summarily rejected under sub–rule (7) of Rule 115 of the Goa Cooperative Societies Rules, 2003 for failure to comply with the deficiency memo.

The Applicant/Disputant is hereby informed that he may file a fresh application within 30 days from the date of receipt of this Summary Rejection Order by complying with deficiency memo by removing all the deficiencies/anomalies and in such an event the processing fee already paid while presenting this application shall be taken into consideration and there is no requirement to make payment of processing fee again with fresh application raising dispute.

However, if applicant/disputant fails to file fresh application raising dispute as aforesaid, than the processing fee paid shall stand forfeited in favour of Government and if any fresh application is filed subsequently than again fresh processing fee will have to be paid.

Application stands disposed, Proceedings closed.

Given under the seal of this Office.

( )
Signature of the Registrar / Dy. Registrar/
Assistant Registrar / Co-operative Officer/
Special Auditor (Unit In-charge)

To,
M/s. ..... Society Ltd., _____, _____,
_____, _____, Goa

Copy to:-The Assistant Registrar of Cooperative Societies (if required) with whom the concerned society is registered for information.

FORM N-5
[see Rule 115(11)]
Notice for Hearing

Case No. Date: / /

_____ .....**Disputant**

V/s.

_____ .....**Respondents**

NOTICE

The Applicant/Disputant has filed an Application under sub-section (2) of section 83 of the Goa Cooperative Societies Act, 2001 (Goa Act No. 36 of 2001) claiming that a dispute exists between the disputant and the respondents, above named.

The scrutiny as required under sub rule (6) of Rules 115of the Goa Cooperative Societies Rules, 2003 was conducted and it is found that the application filed by Appellant/Disputant in form N-1 is complete in all respect

and is a dispute within the meaning of sub-section (2) of section 83 of the Goa Cooperative Societies Act, 2001 (Goa Act No. 36 of 2001).

Therefore, notice is hereby given in terms of sub section 2 of Section 83 of the Goa Cooperative Societies Act, 2001(Goa Act No. 36 of 2001) read with sub rule 11 of Rule 115 of the Goa Cooperative Societies Rules, 2003 to the applicant/Disputant to remain present before the undersigned on _____ at _____ for personal hearing alongwith documentary evidence they rely upon to defend their case.

( )
Signature of the Registrar / Dy. Registrar/
Assistant Registrar / Co-operative Officer/
Special Auditor (Unit In-charge)

Copy to:
1) Disputant
2) Respondent

FORM N-6
[see Rule 115(14)]
Form for Judgement Order

Dispute No. Date: / /

_____ .....**Disputant**

V/s.

_____ .....**Opponent**

Ref: 1) Application No. _____dated _____; *(autopopulate)*
Filed by _____ (Name of the Disputant)

2) Notice No. _____dated _____; *(autopopulate)*

JUDGEMENT ORDER

{Under section 83(2) of the Goa Co-operative societies Act, 2001 (Goa Act 36 of 2001) }

The disputant is _____ and the opponent is _____*(state specific category to which Disputant/s and Opponent/s belongs amongst the categories listed herein below :(autopopulated)

a society/ Board/ member/ present officer, / agent/servant or nominee, any past Board/ member/ officer/ agent/ servant or nominee, a person claiming through a member heir or legal representative of any deceased officer, deceased member of a society /agent or servant of the society, or the Liquidator of the society, or a society which is a member of the society / a person, other than a member who has been granted a loan by the society, or with whom the society has or had transactions and any person claiming through such a person/ a surety of a member, past member, or a deceased member, or a person other than a member who has been granted a loan by the society whether such a surety is or is not a member of the society/ any other society, or the Liquidator of such a society)

The said application at ref. no. 1 above was processed and the undersigned Designated Authority had issued notice at reference number 2 above under section_____(autopopulated)of the Goa Cooperative Societies Act, 2001 (Goa Act, 36 of 2001) intimating to respondent that the dispute is touching the constitution/ conduct of general meetings/ management / business of society.(autopopulated) (State brief nature of dispute)

Said notice at ref. no. 2 above was served upon the parties to the dispute on _____**(date)**.*(autopopulate from entered date of service of notice)*calling upon to remain present on _____**(date)**.*(autopopulate)* for hearing in the matter.

In compliance to notice at ref. no. 2 above, the disputant appeared in<u>person</u>*(autopopulate)*/was represented by _____(here mention the name of the Advocate of the disputant) and the respondent appeared in <u>person</u>*(autopopulate)*/

was represented by _____(here mention the name of the Advocate of the respondent) and _____*(autopopulate)* remain absent. The parties present submitted their respective written submission.

The disputant states in his/its written submission that (briefsubmission of the disputent)

The opponent states in his/its written submission that (briefsubmission of the opponent)

Upon perusal of the dispute, written submissions, oral arguments put forth by both parties to the dispute, evidence placed on records in support of their say, their rebuttals / counter replies and all other allied documents taken on records, I am of the opinion that (views of deciding authority)

Based on the above findings the dispute filed under section 83 (2) of the Goa Cooperative Societies Act, 2001 (Goa Act, 36 of 2001) ** is allowed / party allowed *(autopopulate)*** stands rejected*(autopopulate)*

(decision of the deciding authority)

Given under my hand and the seal of this office

( )
Signature of the Registrar / Dy. Registrar/
Assistant Registrar / Co-operative Officer/
Special Auditor (Unit In-charge)

FORM "OO"

(See Rule 115)

Form for Demand Notice

(Title)

DEMAND NOTICE

Execution caseNo. _____ Date:

To,

Judgement Debtor/s

Notice of demand is hereby given to you to pay the Applicant _____ (name and address of the society), the following amount due from you with in 15 days from the receipt of this notice as per the order no. _____ dated _____ obtained from the _____ (concerned authority) failing which further action as provided under Rule 115 will be taken and additional cost of recovery as may be applicable under the provision of the Act and Rules made thereunder shall also be recovered from you.

1. Names of the Defaulter 1.
2.
3.

i. Principal Amount of Rs.
ii. Interest Accrued of Rs.
iii. Future Interest @ _____% p.a. from _____till the date of recovery.
iv. Cost of Award --
v. Recovery fees Rs.
vi. Other charges. Rs.

( )

Recovery Officer

Forwarded in duplicate to Recovery / Sales Officer, After obtaining his receipt one copy is to be returned to this office with his remarks if any.

Copy to: - The Manager, _____ society ltd. for information. He is requested to arrange to serve this notice to the defaulter.

By Order and in the name of the Governor of Goa

(Manuel Barreto)
Registrar of Co-operative Societies
& Ex-officio Joint Secretary (Co-operation)
Government of Goa, Panaji, Goa

Date:- 21 /06 /2023
Place: Panaji, Goa

www.goaprintingpress.gov.in

Published and Printed by the Director, Printing & Stationery,
Government Printing Press,
Mahatma Gandhi Road, Panaji-Goa 403 001.

Price–Rs. 451.00

PRINTED AT GOVERNMENT PRINTING PRESS, PANAJI- GOA—108/100—6/2023.